

# Life As A Stewardship

Five Bible Studies of  
MAN'S RELATION TO THINGS



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# LIFE AS A STEWARDSHIP

Five Bible Studies of  
MAN'S RELATION TO THINGS



By GUY L. MORRILL  
Author of  
"The Four-Fold Task";  
"You and Yours: God's Purpose in Things."

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## Foreword

These studies, while especially adapted for young people's groups and societies, are suited for use in Sunday School classes and in adult groups. Some pastors will desire to make them the basis of a course of addresses in the midweek service. In Young People's Societies, they may be substituted for the regular topic for five meetings. It is earnestly urged that when used in a course for a series of weeks, the whole membership be supplied with copies of the book and encouraged to read the chapters for themselves.

Bibles should be constantly used. All Scripture references should be read. Many will want to memorize the more important texts. The purpose of these studies is not merely to impart information but to establish the practice of stewardship in the lives of the students. This will mean a new and richer experience of God and new power in the lives of many. Stewardship practice will revolutionize your church. It will contribute to the understanding and to the solution of many of the problems of the social order.

In teaching this course or for sermons preached in connection with its use in study groups, consult "You and Yours—God's Purpose In Things", **Morrill**; "Property, Its Duties and Rights"; "A Man and His Money", **Calkins**; "Modern Stewardship Sermons", The Abingdon Press; "Fundamentals of Prosperity," **Babson**; "The Acquisitive Society", **Tawney**; "The Untried Door", **Roberts**; "Money Talks", **McGarrah**; "Money the Acid Test", **McConaughy**; "Christian Stewardship", **McConaughy**; "The Message of Stewardship", **Cushman**. A Leader's Manual—"How to Use 'Life As A Stewardship'" and a Packet of Helps may be obtained from the Stewardship Department, 156 Fifth Avenue, New York by those intending to teach the book or use it in group discussion. Both the manual and the packet will be sent for ten cents. Remittance must accompany each order.

**THE CHURCH NEEDS  
NOT HEARERS ONLY BUT DOERS OF  
THE WORD OF STEWARDSHIP**

**STUDY I**

**DO YOU OWN WHAT YOU POSSESS?**



YOU say "My house, my bank account, my property, my salary, my clothes, my books, my education." Have you used the right possessive pronoun? Are these things which you possess, yours? Do you own what you possess?

Do you believe that you may do what you like with what you have? Your brains, your strength, your skill, your talent, your time, your life, your money, are these your own to use as you please? These questions raise issues so great that before you answer, let us see what the Bible teaches concerning a man's relation to his possessions.

Your answer to these questions will color and influence your concept of God and determine your whole philosophy of life. If you answer "Yes, I own what I possess, it is mine to do with as I like," you literally deny God and his sovereignty, and life ceases to be a partnership with the Eternal and becomes a self-centred scramble after possessions. It is certain if you say "Yes" to these questions you cut yourself off from Christianity—the religion of the New Testament. The principle of man's stewardship and accountability for his possessions is the very heart of the teaching of Christ. "The kingdom of heaven is likened unto a certain king which would take account of his servants." (Matt. 18:23, See also Luke 16:2; Romans 14:7-12.) "We labor that whether present or absent we may be accepted of him. For we must all appear before the

judgment seat of Christ; that everyone may receive the things done in his body, according to that he hath done, whether it be good or bad." (2 Corinthians 5:9, 10). The New Testament teaching makes it plain that we are to give an accounting to Another for all we are and for the things we possess.

On the other hand, if you say "No!" to the questions at the beginning of this study, if you say "I do not own what I possess. I may not do as I like with what I possess," you are acknowledging a responsibility that will need all the light that the Bible can throw upon it, to discharge it faithfully. What does the Bible say about our possessions, ownership, our talents, time, strength, wealth, money, giving, and our stewardship?

The Bible has a surprising amount to say about material and personal possessions and their bearing on the building of Christian character and the Kingdom of God. God intends that we should have and use and enjoy his gifts ourselves. The things entrusted to us are for the enlargement of our own lives and their genuine enrichment as well as for the Kingdom uses. He does not require that all men become ascetics. Christ is not asking for renunciation but for dedication. Men do not need literally to abandon their worldly possessions in order to follow Christ. What is required is the stewardship attitude—recognition and acknowledgment that God is the owner and can determine what to do with his own. God wants to build character by the use of his gifts. When Jesus said "Whosoever he be of you that forsaketh not all he hath, he cannot be my disciple." (Luke 14:33) he was making a statement about attitudes and acceptance of the stewardship principles, he was not asking people to abandon their possessions. Dr. Robertson says this passage needs to be interpreted spiritually. "The



ties must be broken which a man makes in his natural life between himself and his goods. He must cease to be owner of them in his own reckoning and become only a steward. He must think of them as God's and as to be spent not according to his own will but the will of God. Now this change from owner to steward, if true and complete, is felt to be a real renouncing of all that he hath. It is hard to do so, often as hard for the poor man who renounces earthly hopes as for the rich who renounces actual possessions." It is needful, then, that we know what the Bible has to say about the matter of stewardship. (Read carefully Matthew 22:15-21; Romans 14:12; I Cor 9:17; Luke 16:12; Luke 12:36-48; I Peter 4:10; Matthew 22: 34-40; Matthew 25:14-46). We shall try to summarize the teaching of the Bible concerning stewardship in the following five statements.

### **A—God Is The Owner Of All Things**

Many Bible passages definitely assert the divine ownership. Genesis 14:22, "God most high, possessor of heaven and earth"; Deuteronomy 10:14, "Behold, unto Jehovah thy God belongeth the heavens and the heaven of heavens, the earth, with all that is therein"; Psalm 50:10-11, "For every beast of the forest is mine and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are mine"; Haggai 2:8, "The silver is mine and the gold is mine, saith Jehovah of hosts; Psalm 24:10, "The earth is the Lord's and the fulness thereof"; I Chronicles 29:11-14, "Thine, O LORD is the greatness and the power, and the glory, and the victory, and the majesty; for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou art exalted as head above all. Both riches and honour

come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great and to give strength unto all. Now therefore, our God, we thank thee, and praise thy glorious name. But who am I, and what is my people, that we should be able to offer so willingly after this sort? For all things come of thee, and of thine own have we given thee"; (Leviticus 25:23) "The land shall not be sold forever, for the land is mine". God owns all things. He has never passed title to any man.

Not only does God own the earth and all that is therein because he created it, but he owns man as well. "The world and they that dwell therein" belong to God. "All souls are mine." (Ezekiel 18:4) All nations are his people by fact of creation.

Consider as fully as time permits, God's ownership of all men as resting upon redemption as well as creation. No man, certainly no Christian man, may say, "I may do as I please; I am my own master." "For one is your master, even Christ." (Matthew 23:8) See I Corinthians, 6:19, 20; I Peter, 1:18, 19; Colossians I: 13-18.

Not only does God own the earth and our persons but also our talents, our time and our strength. It is God that imparteth strength and skill and wisdom to man. He giveth men degrees of ability and talents. "Who maketh thee to differ from others?" (I Corinthians 4:7.) We have nothing of ability, privilege, opportunity, property, we have nothing that we have not received from God. Especial talent is not something we have of ourselves; it is God that hath made us and not we ourselves. We are his people. (Psalm 100:3.) Paul says in Ephesians 4:11, that God made men to differ. We are constantly reminded in the Bible that it is God who has made us with varying

talents. "What hast thou that thou didst not receive?" (1 Corinthians 4:7) God says "I have created the smith that bloweth the coals in the fire." (Isaiah 54:16). See also Exodus 31:1-6; 35:30-35; Isaiah 28:23-29; Acts 6:1-4; Ephesians 2:10; I Corinthians 12:4-8.

We sometimes say that what a man creates should belong to him. But everything a man makes requires raw materials, physical strength and skill. Where did these come from? (Genesis 1:1) "In the beginning God created;" (Ephesians 3:9) "God, who created all things." If God created all the raw material as well as all the physical strength and skill of man himself, then all the things man makes belong to God. "Men may call themselves producers but never without qualifications. What they make is made out of that which already exists, by the powers which God has placed at their disposal, under the blessing of God's care. They are agents in continued creation but they are never creators. One may plant, another water, but 'God giveth the increase.' In the final analysis, no man has anything which God has not bestowed, either in his personality or in material possessions. And most men are never anything more than receivers, acquirers and users." Luther finely stated this in his answer to the question, "What does the first article of the Apostles' creed mean—I believe in God the Father Almighty, maker of heaven and earth?" His answer was, "I believe that God has created me and all that exists; that He has given and still preserves to me my body and soul with all my limbs and senses, my reason and all the faculties of my mind, together with my raiment, food, home and family and all my property without any merit or worthiness in me, for all which I am in duty bound to thank, praise, serve and obey Him." "Every-

thing which one possesses is either a bestowment, having its source outside the recipient, or it is an achievement through the use of forces or material which the user did not originate. However large the personal investment, nothing which anyone has is his own independent creation. Within limitations, predetermined, it is possible for a person to use forces and things, direct their influence or combine their qualities and realize results, anticipated or unexpected. The silk or wool which clothes us was patiently elaborated by worm or sheep and is its cast-off garment, reconstructed to suit our requirements. The simple prayer, "Give us this day our daily bread," requires for its physical fulfillment that our tables be supplied with productions from the mineral, vegetable and animal kingdoms, gathered from every clime, and in the production or transportation of which have been utilized the operation of every law of life, every principle of chemistry and physics, every form of mechanical device, the stored energy of unnumbered ages, the constructive thought, experimentation and cooperation of thousands of men, and the invested billions of dollars which make possible the maintenance of the material accessories of civilization. Whatever his possessions or accumulations, no man has originated a new force or created a new element." (Principles of Stewardship—J. F. Goucher.)

It is God who giveth us the power to make money. (Deut. 8:17, 18) "And lest thou say in thy heart, **my** power and the might of **my** hand hath gotten me this wealth—thou shalt remember Jehovah thy God, for it is he that giveth thee power to get wealth." (See also Acts 14:17; Deut. 11:13-17; Jeremiah 14:22) The fact is, that "Every good gift and every perfect gift is from above, coming down from the Father." (James 1:17). Our health, our keen eyesight, our nimble-mindedness,

our creative powers, our educational privilege, our circumstances, our favorable opportunities, all we have is from God. He is both the Source and the Owner.

The parables of Jesus emphasize the divine ownership. (See Matthew 25:14-30; Luke 19:11-27; Mark 12:1-9; Luke 12:16-21).

Thus far we have seen how the Bible everywhere teaches and enforces the doctrine of God's ownership of all things. Nowhere does it appear that God ever gave up his title claim to the whole creation. God has never vacated his property rights in all things. His dominion is over all his works, an everlasting dominion (Daniel 4:34). He grants to man dominion over the earth, the air, the water, over minerals, plants and animals but it is a dominion circumscribed by God's continuing rights as Owner. Whenever this divine ownership has been denied and men have arrogantly assumed the right to do as they like with themselves, their powers, and their possessions, have given themselves the honour and the glory, God hath brought them to judgment. (See Daniel 7:25-27 and 4:25-37).

### **B—Man Is A Trustee Or Steward Or Partner With God In The Things He Possesses.**

Absolute ownership is vested in God only. We can never annul the rights of the divine ownership, and this leads directly to a second statement of the Bible about man's relation to his money-possession. Whether recognized and acknowledged or not, man instead of being an owner is a steward—a trustee—a partner of Another. Man is only the administrator of his possessions which are his Partner's property.

The word "steward" as used in the New Testament emphasizes the closeness of the fellowship with God in

this attitude toward one's possessions. The word translated "steward" (*oikonomos*) is an oriental word and has the warm quality of an intimate personal relation and trust. While the dictionary definition of a "steward" is "one entrusted with management of estates or affairs not his own," unfortunately the word "steward" has come to carry in English a more or less menial, servile meaning. It comes from Anglo-Saxon "stigweard", literally, a "styward" and was used to designate a man employed to manage domestic concerns—a caretaker.

The New Testament word "steward" carries nothing of the menial or servile. The oriental steward was no flunky, no kitchen scullion, no mercenary satellite. He was the trusted confidant of his master. No English word quite covers the oriental implications of affectionate, brotherly intimacy. The word "trusteeship" carries the dignity of the eastern meaning attaching to stewardship. But it is too cold and legal to carry the intimacy of relationship contained in the thought behind the word "steward" as used in the Bible. There is more of the color and glow of personal fellowship in the word stewardship than is found in the idea of trusteeship. The trustee is bound by the letter of the deed. He is held under legal restriction. It is the cold hand of a dead man that irrevocably determines his action. He exercises no freedom. The letter must be obeyed.

( The steward in the New Testament, on the other hand, is expected freely to decide for his Master and Lord. He interprets the mind of a living and present Lord. By his cordial intimate fellowship with his Master he understands and shares the mind of his Master. The Christian steward acts with the fullest liberty but acts with the mind of Christ. Like Paul he

says, "I live"—(it is my decision that determines)—"nevertheless not I but Christ liveth in me." (I am myself but I am Christ because I have his mind). The sanctions of the steward's actions are not legal constraints—letter requirements—"What is written in the bond"—but loyalty to his Master whose he is and whom he serves. There is no other compulsion for the Christian steward save loving loyalty. There is nothing legalistic about his services, nothing measured (love doesn't measure), nothing of casuistry nor of sophistication. Stewardship is the spontaneous, full, glowing, faithful administration of all life and of all one's possessions for God, the real owner. It becomes practically a partnership.)

Some prefer to use the word "partner" instead of "steward," as giving in modern speech the intimacies of the oriental word and avoiding the implications of the menial now associated with the English word "steward." We may properly speak of our stewardship as a partnership. It is necessary however to guard the word partner at two points. First, it suggests equality but the idea of equality is not to be connected with our stewardship. Our partnership is of grace, God still remains sovereign. Second, the word "partner" suggests sharing in what is one's own. But the essential idea behind stewardship is God's unchanging ownership of all things. With these two restrictions on the word, partnership may be substituted for the word stewardship. But on the whole it were probably wiser to retain the now familiar New Testament word, stewardship, and interpret it in all its richness and significance. The thing to see under this second heading is that man is a steward—a trustee—God's partner in the acquisition and use of the things he possesses.

### C—Stewardship Covers Not Only Our Money But All Life

Stewardship is the Christian law of life. It does not primarily refer to property and money though it includes these. Paul writes: "Stewards of the mysteries of God." All life is a stewardship. Vital energy in whatever form—whether physical or mental, moral or spiritual—is a trust from God. (Read 1 Peter 4:10; Colossians 1:25). The royal doctrine of stewardship has been too often narrowed, as though it were a 'financial plan,' whereas it is a fundamental principle an attitude which underlies the whole meaning of life itself. It is related to material things only because material things are related to the higher life. Stewardship marks a man's attitude toward property and income, and therefore expresses his relation to the social order. 'Much of one's stewardship has to do with the common duties within the family circle, the intimate associations of friendship, the service rendered to society, and patriotic loyalties to the state. And, even as all elements enter into the deposit intrusted to the Christian for his use, so also the administration of his stewardship will be through all channels (I Cor. 4:1), not by giving of money only, but also of service and influence and prayer and the witness he bears to the gospel of the grace of God. This part of life's output should far overbalance that which can be reduced to dollars and cents."

The New Testament concept of stewardship in its full sweep involves all the factors of life. The stewardship of time, of strength, of skill, of special talent, of educational and social privilege, of opportunity, is equally vital with the stewardship of money. "Life is a trust, a stewardship. That is Jesus' idea of being faithful, which we have so pitifully narrowed. He does



not talk of being faithful to a creed or a commandment, but of being faithful in what has been committed to us. Life is not just a probation which ends in reward or punishment in another world. It is a power and a possession which we are to use. God has made us working partners in His plans for the world. 'The New Testament word is stewardship.' This thought of life as a great trust, has many sides.

**There is the Stewardship of Time.**—My time is a trust. Not only does one day in seven belong to God but all days are his. We must render an account of our time as well as our talents. Many men who are commendably faithful stewards in the making and use of money are wholly unfaithful in their stewardship of time. Engrossed in the making of money, in the handling of things, they forget that God has a right to their time. They often even neglect to give him the Sabbath Day as his day. Much less do they separate unto God other portions of their time for the giving of counsel, leadership and service in the church and kingdom work. Discuss as fully as possible the stewardship of time. (See Ecclesiastes 12:1; 1 Peter 1:17; 4:1-5; Ephesians 5:15, 16).

**Business is a Stewardship.** The stewardship of the New Testament did not deal merely with giving but with every phase of life. Business as stewardship means more than that we must be just and honest in acquiring. It means that business is to be for service and not personal gain merely. (This will be treated at considerable length in Study V. See also "You and Yours—God's Purpose in Things," by Guy L. Morrill).

**Prayer is a Stewardship.** Prayer is the largest available source of power known to or committed to man. Prayer is a trust to be used for God and in the setting

up of God's kingdom on earth. "Prayer is the soul's sincere desire uttered or unexpressed." Stewardship makes us accountable for this vast privilege and opportunity. There is no greater service than prayer. It is the most exalted stewardship.

**There is the Stewardship of Life as Full Time Service.** "A Christian has no more right to become a carpenter, a stone mason or a doctor without a 'call' than he has to become a minister without a 'call.' To be a true steward of life means that the farmer will raise crops, the teacher will teach school and the doctor will perform his duties with exactly the same purpose and fidelity as is to be expected in the case of the minister or the missionary. If we are true stewards we make every ounce of our energy count for the upbuilding of the kingdom of God, even tho our particular job in the vast plan may be delivering groceries or wrapping up dry-goods." It is some such attitude which is involved in the stewardship of life. God is interested in every sort of activity which makes this world a better place in which to live and no son of God has a right to invest his life in any activity which does not minister to his fellow men.

***A Church Leader Recently Said***

"EXPERIENCE HAS TAUGHT ME THAT IN THE COUNTRY YOU CAN GET THE CONSECRATION OF LIFE BUT NO MONEY, IN THE CITY YOU CAN GET MONEY BUT NOT LIFE."

**McCausland Avenue Presbyterian Church**  
ST. LOUIS, MO.

Challenged That Statement and Said,

"GOD IS NOT LIMITED IN HIS CALL FOR LIFE SERVICE BY THE CORPORATION LINES OF ANY CITY."



On One Sunday At The Conclusion Of The Sermon  
On "If any man will do his will he shall know" The Question Was Asked  
"Has Anyone Come To An Irrevocable Decision To Give God His Life Service?"  
**ONE BY ONE SIXTEEN YOUNG PEOPLE STOOD UP**  
Five More Have Since Joined This Volunteer Band

However there is need of the study of life given in definite full time service as ministers, missionary, deaconess, teacher, etc. This requires a longer and more explicit treatment than can be

given here. (See special treatments of vocations and especially the call to the ministry or to the missionary service.)

**There is the Stewardship of Personality.** By this, is meant all those facts of a man's life, such as privilege, opportunity, experience, talent, education. These are to be recognized, not only as blessings merely to be selfishly enjoyed, but also as obligations to faithfully be administered as a stewardship. The educated man is for that very reason, under obligation to render high social service in the community. A person possessed of talent is, for that very reason, under obligation to make his talent a blessing to others. The French proverb, "Noblesse oblige," expresses the Christian's law of living—"Rank imposes obligation."

**There is the Stewardship of Power.** All the elements of strength that contribute to human ability are not sources of success to be exploited for one's own profit, but rather are trusts to be administered for God's kingdom. There is positively no limitation to the claims of this stewardship principle. Physical vigor, intellectual strength, spiritual power—all of these are to be recognized as a liability, an obligation, or, in Christian phrase, a stewardship.

Stewardship is the Bible's way of saying all we are and have belongs to God and is entrusted to us to administer not for self alone but to administer as partners with God for the work of his kingdom. It is possible to deny the divine ownership. Men do deny it and deliberately appropriate for their own purposes what has been committed to them as a trust. The consequence of such denial of God's ownership is the loss of fellowship with him, as trustee, steward and partner. To lose God at this point is to lose him altogether. To deliberately deny God's ownership of all things is to

cut away the life entirely from the divine intercourse. It is to declare we are independent of God and owe him no obligation. Some do deny the divine ownership very deliberately. For every person who deliberately denies God's vested property rights in all things, there are a host of people who piously accede to this principle in theory while they deny it in practice. In their prayers, their worship, their hymns, their religious testimony they affirm

"All that we have is thine alone,  
A trust, O Lord, from thee."

But in their actual living they use their possessions as if these things belonged to them, and as if they could use what they had as they please. They have no sense of trusteeship, they make no acknowledgment of their stewardship. They spend their time, their talents, their strength, their energies, their life, their money as if these all were their own to do with as they may desire. It is not enough piously to say "Oh yes! God owns all things," and then neglect the acknowledgment of our trusteeship, our stewardship and plan to use our possessions as we please. But God, the Owner, has put things into our hands. He has made us possessors of his property and requires of us the faithfulness of stewards.

**D—The Bible Also Teaches That Man Has Always  
Made Acknowledgment of The Divine Ownership  
By Means of a Separated Portion**

Read Genesis 28:20-22; Leviticus 27:30-32; Deuteronomy 14:22; Nehemiah 10:37; Malachi 3:8-10; Matt. 23:23-24; 1 Corinthians 16:2; Deuteronomy 16:17; Proverbs 11:24; 2 Corinthians 8:1-3; Luke 19:8; Mark 12:41-44. The doctrine of the Separated Portion is so

important it will be given an entire study. (Study II).

**E—The Fifth Statement Summarizing The Bible Teachings on Stewardship Is—The Separated Portion Is Not Stewardship. It Is Acknowledgment.**

The giving of a tithe is not stewardship. Christian stewardship involves all we have and are. After the Separated Portion is set apart and administered, stewardship must still control all use of the remaining portion. God retains ownership of all that is left over after the Separated Portion has been set apart. The Christian steward must use all his possessions as belonging to Another. God is as much concerned about what is left over after our giving as he is with the amount we give. (Was it the “widows mite” or “all her living” that caught our Lord’s attention?) Our stewardship has as much to do with our spending and our saving as with our giving. Perhaps God judges us more by what we do with what we keep to spend and save, than by the proportion we give.

Do the following statements fairly cover the principles established in this study of the Bible teaching on man’s relation to his possessions?

1. God is the owner of all things.
2. God has never vacated his property rights.
3. Man does not own what he possesses but is a steward administering for God.
4. Man needs to acknowledge The divine ownership by setting aside for God a definite portion or income.
5. All that remains must be also administered as the property of God.

Reread these statements one by one and answer this question:—Do I personally accept and am I ready to put into practice these principles of Christian stewardship?

## QUESTIONS ON STUDY I

## DO YOU OWN WHAT YOU POSSESS?

1. What is the fundamental teaching of the Bible with regard to man's material possessions?
2. Who is the Owner of all things? Why do you believe this? Memorize at least five scriptural passages in support of this statement. Is there any reason to believe that God ever gave up his rights of ownership?
3. How then did man get strength? Wisdom? Opportunity? The ability to earn money?
4. If "Absolute ownership is vested in God only," what must we infer about man's apparent ownership of the earth?
5. What is God's intention for man with regard to property?
6. What is the original in the Greek for the word steward? What meaning did it carry originally? What meaning did the Anglo-Saxon word "stigweard" carry? Try to define "steward" in its full scriptural meaning. What are the characteristics of a true steward? What are some differences between the meaning of steward and trustee?
7. Is the stewardship of money the principal application of these Bible teachings? What must be our attitude toward time, personality, power?
8. Show how the French saying, "Noblesse oblige," applies in the case of Christian stewardship.
9. Why is acknowledgment of God's ownership necessary? What is the relation between the separated Portion and stewardship?

10. State the five principles established in this Bible study on man's relation to his possessions.

11. "Back of the loaf is the snowy flour,  
And back of the flour the mill;  
And back of the mill are the wheat and the shower  
And the sun and the Father's will."

Is it natural for you to see God in everything as Maltbie D. Babcock saw him in his loaf of bread?

“The Christian Religion is based on an act of Giving.”

“God so loved that He Gave.”

Dean Charles R. Brown

## STUDY II

### THE SEPARATED PORTION



WE saw in Study I that the stewardship of material possessions constitutes but a small part of the stewardship of life as a whole. The stewardship of money was put in its proper relation to the larger stewardship of the New Testament. The stewardship of time, prayer, personality, talents, influence, were discussed as vital parts of one's full stewardship. It is impossible to discharge one's stewardship obligation by tithing merely or by giving money in any proportion. Our stewardship includes all our life as well as our possessions. But because material possessions—money—things—what we have to handle and use—affect life in such large ways, so determine its tenor, that stewardship was defined in Study I in terms of the Christian attitude toward property, income and wealth.

In this second study on the Separated Portion we again for the sake of brevity and clarity restrict our discussion to the money phase of our stewardship. While we keep chiefly to the money aspect of the Separated Portion we must not forget that stewardship deals with the whole of life and there must be separated portions of time and of our personality in its varied expression—skill, grace, influence and of all our other possessions. Whatever special ability we have must be looked upon as a stewardship, and portions of all our abilities should be used in definite Christian service



as our acknowledgment of the divine ownership of our lives and talents in these various fields of our lives. A filing clerk used her special knowledge in keeping the Sunday School reports. An advertising expert used his skill to design church bill-boards, programs and copy for the newspapers. All our life belongs to God but He requires the separating of a part of everything we possess as an acknowledgment of our stewardship. (Mention and discuss other special talents which should be used in some proportional part in the work of God's kingdom, such as music, trained capacity in teaching, business executive ability, the power to make friendships, political influence, etc.) We deal in this study with the Separated Portion of our money as a principle having a bearing upon our entire stewardship of life.

The divine ownership of all things is the fundamental word in the stewardship idea, as it is also fundamental to Christian character and the Christian social order. If we accept this basic idea, that what we possess is not our own but is a trust from God, then we are face to face with the principle of the Separated Portion. The doctrine of God's ownership of all things is accompanied both in scriptural teaching and in historical practice, by the principle of the Separated Portion.

Read:

Genesis 14:18-20

Genesis 28:20-22

Leviticus 27:30-32

Deuteronomy 14:22, 28, 29

Nehemiah 10:37

Proverbs 3:9

Malachi 3:8-10

Matthew 23:23, 24

Hebrews 7:4-6, 8, 9

1 Cor. 16:2

Deuteronomy 16:17

Proverbs 11:24

II Cor. 8:1-2

Luke 19:8,9

Mark 12:41-44

These passages reveal the truth that God has always used the setting apart of a definite proportion of the

increase—the first-fruits—The Separated Portion as an acknowledgment of his ownership.

### A. What This Separated Portion Is.

The Separated Portion is the acknowledgment of God's ownership of all. Just as God separated one day in seven to remind us that all time is his, so from a man's possessions God requires that a portion be separated to remind man of God's ownership of all things—his sovereign dominion over us and all things we possess. There are some who speak of the Separated Portion as rent—something owed to God and insist that all the legalistic requirements of the law of the tithe found in the old dispensation are to be brought over into our Christian stewardship. On the other hand there are those who do not want the liberty wherewith Christ hath made us free to be shackled by any legalism of the old covenant. Those who repudiate the tithe as a binding debt often insist that God has made no requirements of a separated portion. Men now must give as they are moved by the Holy Ghost and not by any rule of thumb.

This study of the Separated Portion takes a middle way between these two extremes. On the one hand it aims to safeguard the Separated Portion from all legalism and mere letter keeping of the law. The Separated Portion is highly spiritual—the acknowledgment of God's ownership of all our possession, just as the Sabbath is the reminder of His ownership of all time. The amount of the Separated Portion may vary in different eras and for different men under the guidance of the Holy Spirit just as the method of keeping the Sabbath Day holy may vary. But the principle of the Separated Portion remains as the sign of our acceptance of the Divine Ownership.

But on the other hand, while we lift the Separated Portion to the level of our Christian liberty in Christ, removing it from every contact with legalism, we do not lose sight of the abiding purpose of God to secure in the Separated Portion continuing acknowledgment of his sovereign ownership of all things. The Separated Portion was more than an exhibit of men's generosity. It was not dictated by their spirit of generosity. It was not benevolence. It was the sign and symbol of their acceptance of the Divine Ownership and was dictated by God. The spiritualizing of the tithe teaching of the Old Testament does not lessen the significance of the Separated Portion for the Christian. It intensifies it. The Separated Portion for the Christian becomes the sign of a gracious partnership with the Father. The tithe was for our learning. It was to bring us to Christ. However, it still has its expression in the Separated Portion. This belonged to God and no man dared use it for himself even if he was ahungered.

To further emphasize this sovereignty of God, the Separated Portion was held to be inviolable. God did not allow this separated portion—his portion—to be stored with a man's other possessions. Leviticus 27:26-34—holy to the Lord—separated to the Lord; Malachi 8:10, tithes are God's. See Deuteronomy 26:12-14. Reread I Corinthians 16:2, in the light of this discussion.

The Separated Portion in itself has nothing to do with systematic giving. We may disburse this separated portion by systematic giving but the manner in which the Separated Portion is administered is not explanatory of its nature. The Separated Portion is not a way to gather funds for church support. When we talk about the Separated Portion we are not primarily

concerned with the financing of the enterprises of the Kingdom of God. In the setting apart of the separated portion, we are primarily concerned with God's honor and glory and claim. The Separated Portion is our acknowledgment that what we require, what we possess, what we use in the property of Another and is so to be administered.

This has always been done "Before the days when Jesus Christ spoke the parable of the Householder who planted a vineyard and let it out to husbandmen, from the earliest history of the race until today, men have been accustomed to render some proportion, whether of oil, or corn, or some other measure of value, as an acknowledgment that they were occupying and using property that was owned by another. This, the owner has required of them, not primarily that he might receive a profit—though this is his just and honorable right—but that his own title to and control of the property might be held in constant remembrance. Without a stated acknowledgment of dependence, property possession unconsciously erects itself into practical if not avowed ownership. 'Owners' will accept, if need be, a lesser rate, but they absolutely demand acknowledgment—in some amount—even if it be nothing more than the nominal 'one dollar a year and consideration.' Acknowledgment must be rendered because 'ownership' must be maintained." (The Stewardship of Property—H. R. Calkins.) "Long before the Mosaic Law was formulated the tithe (one-tenth) had been recognized as an obligation of universal application for the support of religion. The spade of the archaeologist keeps adding to the proofs that the law of the tithe was in earliest times applied in Babylonia and Egypt while hoary records of India and China attest the same to have been the practice in those lands as

well. So Abram 'gave a tenth of all to Melchizedek, King of Salem—priest of God most high' and Jacob followed in the steps of his grandfather in devoting a tenth to God's service." (Your Own or Another's, **David McConaughy**) Tithing was practiced by the nations of antiquity that knew nothing about the law of Moses. We find without exception they paid tithes to their heathen gods.

"Instances are mentioned in history, of some nations who did not offer sacrifices, but in the annals of all time none are found who did not pay tithes. Why did Abraham and Jacob, who lived many centuries before the law of Moses was given, pay tithes? And why did these nations of antiquity who knew nothing about God's holy law pay tithes to their false gods? Away back in the beginning of man's sojourn here upon this earth, God must have given him the law of the tithe. Tithing no more had its beginning at Mt. Sinai than did the Sabbath. The Sabbath did not originate with the giving of the law. The fourth commandment reads, "Remember the Sabbath Day to keep it holy." A Sabbath has been observed by God's people from the creation of man. So we find that the idea of the tithe did not originate with the law of Moses. It had been practiced centuries before Moses was born." (Should Christians Tithe?—**Oscar Lowry**).

The historian Grotius says that from the most ancient ages a tenth has been regarded as the portion due to God and that the evidence of this fact is to be found in both Greek and Latin histories. Pliny says that the Ethiopians paid tithes of cinnamon to their gods and it was unlawful for their merchants to buy or sell any of their goods until their priests had taken out the tenth for their gods. The Pelasgi, being punished with a barren year for the neglect of this duty, removed

the judgment by vowing the tenth of their profits to the gods. Lucullus, the richest Roman in history, taking account of his large estate, vowed all the tithes to the gods. "Now since this proportion of one in ten," says Collyer, "is certainly indifferent in itself, as one in seven or one in eight, it is reasonable to suppose that the custom of paying tithes, so general among different and distant nations, must have had some divine direction for it, and that it was derived from Adam to Noah and from him to his posterity until by the dispersion of Babel it spread all over the world." This universal custom and scriptural testimony should be evidence conclusive that this acknowledgment of God's ownership has abiding spiritual value and must constitute a part of every normal Christian life.

### **B. Why This Separated Portion**

Some will say "If God owns all, why specially separate a definite portion of our money, to be known as God's portion. Why not say, it all belongs to God. and let it go at that? Why did God require a portion to be set aside?" Undoubtedly part of the reason is found in the natural tendency of human nature to confuse dominion with ownership. Being made in the image of God, able to think of and feel our inherent dignity and power, it is natural to glory in our possessions and forget God. The human mind works that way and cannot help it. Our kinship with God carries with it the consciousness of creative power, the capacity to exercise dominion. God implanted in man the instinct to own and to exercise dominion. In the beginning he said to the man he had made "Have dominion!" (Genesis 2:28). Our natural, God-endowed disposition to exercise dominion, tempts us to independent exercise of this privilege and we constantly need a very definite re-

minder of God's absolute dominion. God has given us dominion within the range of his own eternal rights. The Separated Portion lifts the mind and heart to the Owner of all, and reminds us that we and all that we have are his, protecting us from

- (1) Inflated pride (Daniel 4:20-27)
- (2) Covetousness (Malachi 3:8-10)
- (3) Unspiritual worship (Nehemiah 10)
- (4) Forgetting God (Deuteronomy 8:17, 18)

Can you name other evils growing out of the failure to acknowledge the absolute sovereignty of God? How possession without recognition of the divine ownership tends to inflate human pride and leads to covetousness is well told by David Grayson in "Adventures in Contentment." He came to own his farm. Speaking of his emotions of possession, he says, "I had come here to be free, and already this farm, which I thought of so fondly as my possession, was coming to possess me. Ownership is an appetite like hunger or thirst, and as we may eat to gluttony and drink to drunkenness, so we may possess to avarice. How many men have I seen who, though they regard themselves as models of temperance, wear the marks of unbridled indulgence of the passion of possession and how, like gluttony and licentiousness, it sets its sure sign on their faces." Grayson goes on to tell how he began to covet his neighbor's fields and how he began to hate the man next door who always had been his friend because he wanted his field. Then he thought what this human passion for possession was doing for man everywhere.

He says "In each small enclosure (field, property) stood a man as hot as I with the passion of possession. How they all envied and hated, in their longing for more land! How property kept them apart, prevented the close confident touch of friendship, how it separated

lovers and ruined families! Of all obstacles to that complete democracy of which we dream, is there greater than property?" How can a truly Christian order of society be built while the fences of private ownership are up? The principles of Christian stewardship must come in here. "God is the owner" and lest we forget, we are constantly to set aside a definite portion which shall be God's and cannot be used for self. This Separated Portion makes us remember God. It is vastly more than a means of financing the work of the church or the interests of the Kingdom. It is God's established reminder "Lest we forget" his ownership, our stewardship and responsibility.

The Separated Portion makes us immediately aware of God. The eternal Presence is found in things. It puts God into the very midst of life, where men spend the most of their time and strength and thought. Notice carefully that it is not the Separated Portion by itself that challenges attention. The Separated Portion declares that man counts all his possessions as belonging to God and to be administered for Him. By it, the man is established in Stewardship, administering for God everything he has, as well as what he is. The Separated Portion is not the man's stewardship but is the acknowledgment of it. Stewardship is recognition of God's ownership of all and the administration of all for Him. As one man put it—"I was a Christian man. I never doubted the fact of God nor the truth of His revelation. I think it is fair to say that I lived a consistent Christian life and helped my fellow men. But it was not until I recognized God to be the actual owner of the property which I held that I understood the thrill of fellowship with God. When I paid my tithe, in acknowledgment of that ownership, it seemed as though every atom of my being acknowledged Him. I knew



that God owned not only the property which I possessed, but myself as well. From that day to this, fellowship with God has been natural and easy."

The Separated Portion is the sign of a personal fellowship with God. It introduces a man into the abundant life of a spiritual partnership with the Eternal.

### **C. How Much Is This Separated Portion?**

Remembering now that the separated portion is not the expression of one's stewardship but the acknowledgment of it, we turn to ask how much shall the separated portion be? What ratio shall it bear to the rest of one's possessions? Several things need to be remembered:

I. The Christian Steward must not be brought into bondage to any merely legal requirements. The basis of authority for any obedience for the Christian steward must be the Spirit and not the letter. The Christian cannot be "subject" to ordinances. (Gal. 2:20). "We are no longer under a school-master" (the law); we "are all the children of God by faith in Christ Jesus." (Gal. 3:24-26).

II. Secular, as well as Biblical history, records the early and widespread use of the tithe, one tenth, as the amount of the Separated Portion. This amount and its definite practice from the beginning undoubtedly had the divine sanction. The Christian steward will desire to set aside at least as much as the tithe unless he is assured that God has set another ratio for him. Many Christian stewards have found the tithe a convenient starting point. The tenth has the impressiveness of an ancient practice, but it must not be urged as the final and adequate measure for the dispensation of the Spirit. As Bishop Quayle says, "The tithe is a good place to start. It is no place to stop."

III. There is a well-nigh hopeless confusion as to the sanction of the tithe. Is it still binding as a God-fixed ratio for the church today? Some say it is a universal obligation. "The tithe is one of God's twin laws, eternal, immutable, unchangeable as the Sabbath itself—one tenth of man's money, as well as one seventh of man's time, is God's in a peculiar sense. Both of these laws are as old as the race, for man's benefit; reaffirmed, (not enacted) in the Mosaic Law; endorsed by Jesus; taught by the apostles and observed for centuries in the Christian Church." Another says, "Not so! Tithing is legalistic. I lay down no proportion of tenths, thirds or halves; for Christ has not done so. Under the Levitical law everything was demanded by weight, number and measure. But it is not so under the more free and generous and spiritual dispensation of the gospel. Christ has trusted his cause to our love, our honor, our sense of gratitude. Under the legal dispensation, all things taken into account, a Jew's religion would have cost him little less than half of his income. And yet some Christians talk of a tenth of theirs. I do not say how much is enough for poorer Christians, but I am sure that for rich ones this is a very paltry sum to carry to Him who gave all for them."

IV. It would be expected that the Spirit in the new dispensation, guiding in the determination of the ratio of the Separated Portion, would lift it to a more exacting level than had been attained in the old dispensation under the law, but will not be less than one tenth. The Christian steward's Separated Portion will go far beyond the mere letter of the law, and this is exactly what happens.

(a) II Cor. 9:6, 7. "But this I say, he which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every

man accordingly as he purposeth in his heart, so let him give; not grudgingly, or of necessity; for God loveth a cheerful giver."

(b) I Cor. 16:1, 2. "Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week, let everyone of you lay by him in store, as God hath prospered him, that there be no gatherings when I come."

(c) Luke 19:8. "The half of my goods I give to the poor." "If I have wrongfully exacted aught of any man, I restore fourfold."

(d) Mark 12:44. "The widow"—"All her living."

V. The New Testament Steward will be constantly increasing the amount of God's portion, gratefully giving away a larger part of his increasing income year after year. It is to be remembered that not the amount given away counts with God, but the amount retained for other causes that counts—"They all did cast in their superfluity"; "All her living."

It is not the deed that we do  
Tho the deed be never so fair,  
But the love that the dear Lord looketh for,  
Hidden with lovely care,  
In the heart of the deed so fair.

Yes, love is the priceless thing;  
The treasure, our treasure must hold  
Or ever the Master receive the gift  
Or tell the weight of the gold  
By the love which cannot be told.

God sets no premium on asceticism *per se*, and is glad to have his children use for their own happiness and comfort and effectiveness his good gifts. He does not

always demand that they give all their living away. However, he is not concerned to have his children share his own spirit of solicitude for a world of need, and want to give as he gave, even to real self-sacrifice. So that Christian stewards in any complete understanding of their stewardship will feel that many of the items of expenditure for self should be curtailed or wholly decapitated, in order to provide additional sums for glad use in gifts to the kingdom enterprise.

That is to say, for the Christian steward, Spending will not determine Giving. The Christian steward will not buy everything and anything he wants or thinks he needs and then if there is anything left plan to give some away. But Giving will determine Spending. The Christian steward with the mind of Christ first gives and then spends on the basis of what remains.

#### **D. How Administer the Separated Portion?**

Reminding ourselves again that the Separated Portion is not the expression nor the measure of our stewardship, but its acknowledgment, we may say one or two things about the administration of the Separated Portion.

Let us repeat, the Separated Portion is not set apart in order that the Kingdom of God may be financed. The Kingdom of God can come into the political, social and industrial life of men only when the ideals of Christian Stewardship become the law in all life. The giving of portions of our time, our strength, our thought, to the Kingdom, will never bring that Kingdom in. Even if the whole world tithed, that would not bring in the kingdom. The kingdom waits for the practice of the stewardship of life as a whole. The

process of acquiring, holding, spending, saving, as well as the giving of money, must be Christianized before the kingdom can come. While the Separated Portion is not primarily set aside in order to finance the Kingdom of God, the Christian steward is privileged to administer this Separated Portion for the Kingdom interests—Church—philanthropies—and human service. If the Separated Portion should be estimated on the basis of the tithe by all Christians, the amounts thus made available would fully finance the entire necessary programs of church and charity. The proper administration of “God’s portion” would make possible the projection of the comprehensive missionary and religious education program needed at this hour of world reconstruction. It is in the administration of the Separated Portion that “Systematic Giving” finds its place. God requires the Separated Portion to be administered for the Kingdom, in business-like ways.

The question of the share of the Separated Portion which the church should receive must be raised here. The Christian Steward will be careful to remember that the Christian Church performs a function so distinctive and so necessary that it should have the full support of those who believe in its mission. Other institutions and movements and charities will have the consideration and support of the people who are not believers in the church and, who will support them but will not give anything to the church. While the Christian Steward will be cosmopolitan in his sympathy and concern, and will desire to share in every good enterprise, he will first of all see that the distinctive and basic activities of the Christian Church are maintained at an effective level by adequately financing them. Too often the division of the gifts by Christians and by churches is made without due regard to

needs of the spiritual enterprise as carried on by the church. They give to outside causes, for various reasons, so generously that the full financing of the specific task for which they are particularly responsible is impeded. On one Sunday one church recently in answer to a stirring appeal for a most worthy cause gave over \$1,800. For the whole year that same congregation gave the missionary Boards and Agencies only \$1,895. Dr. Jowett says: "Conscience in the matter of giving is apt to become less sensitive as the appeals come from the necessities of the soul. Many a man will give generously in response to a cry of material hunger who is numb to a cry of spiritual hunger. Many men will give a large contribution to relieve the hungry children in eastern Europe who feel no urgency in the cry of those who are spiritually hungry in Mongolia or Thibet. They would hasten to succor a fainting body, but they are careless to the needs of a fainting heart." Would it be fair to suggest that Christian people divide all their benevolences between the church and outside causes in the ratio of two-thirds to the church (both local support and missions) and one-third to the outside causes.

It has been estimated that only about 55.6 per cent. of the church members subscribe regularly to Current Expenses and only 33.6 per cent. of the church members give regularly to Benevolences. The practice should be, every member, every week, giving proportionately to both Current Expenses and to Benevolences. How shall a steward divide between the local church and the world-wide work of his church? In the division of our gifts, we need to keep in mind the world program of Jesus Christ our Lord, the great Head of the Church. Many churches spend from 90 to 100 per cent. of their income on the local field. The "Golden Rule" method

of dividing expenditures is being practiced by a growing number of churches—"as much for others as for ourselves." This means that the leaders of the church and its members agree to divide their church subscriptions so that benevolences shall not be less than the congregation expenses. How nearly does your church approximate this "Golden Rule" ratio?

**THE FIRST TITHER IN THIS CHURCH  
APART FROM THE PASTOR WAS A YOUNG MAN**

He Was Canvassed by

A Banker and A Retired Farmer

They Were So Amazed at the Amount He Subscribed That

They Went Back and Asked If He Had Made A Mistake

**HE SUBSCRIBED MORE THAN THE TWO MEN TOGETHER**



How do you divide your personal subscriptions? Are you sharing the world vision of your Lord in the amount and method of your subscriptions for the world work of his kingdom? The only adequate basis for

the distribution of his Separated Portion is "Where will this money accomplish the most for the glory of God through the up-building of his kingdom? This requires that all conscientious stewards become widely informed of kingdom movements. They should read extensively the literature of their own church giving the account of the various phases of work and need. The first call to the Christian steward will be his own church both local and at large. This should first be met, and not till after this is adequately cared for should "special contributions" be in order.

### E. What About The Use of The Remaining Portion of Our Possessions?

Stewardship is not merely giving a portion to God but it is the administration of all for God. There may be a faithful stewardship of income or property without tithing and there may be a conscientious laying aside of one-tenth of one's income for the Lord's work without a deep sense of one's relation to God as his steward. Faithful stewardship manifests itself not only in the setting apart of the separated portion but in the reverent recognition that all the rest of one's possessions is a field for stewardship. In the discussion of the duty of privilege of Christian stewards, we find that opportunity for service appears in every area of life and of one's possessions. We can serve God not only in and through the separated portion but in all the remainder of our possessions. This remainder must be so managed and expended as to help discharge our stewardship of self-development and life. We must provide habitation, education and recreation needed properly to develop the physical, mental and moral life of ourselves and our families. If we recognize our stewardship here, it will appear at once that we are not out to "make a living" but to "build a life" in right relation and in fellowship with God. All things needed will come from the Father. (Matthew 6:25-34). The steward viewing all of his possessions from this angle will be safeguarded against foolishness in wasteful luxuries and the illegitimate expenditure incident to merely keeping up with the times. He will remember that Paul enjoined us "having food and raiment, let us be therewith content." (I Timothy 6:8). "When the priest was consecrated, the blood of the ram was put upon the right ear, the thumb of the right hand and



the great toe of the right foot to indicate that he should come and go, use his hand and powers of mind, in short his entire self, in the service of God. These parts of the body were selected as representative of the whole man. The tithe was also representative." ("Our Country." Josiah Strong). "For if the first fruit (the separated portion) be holy, the lump is also holy." (Romans 11:16). It is written, "The tithe is the Lord's." It is also written "The earth is the Lord's and the fullness thereof."

Stewardship of the leftover portion involves also the duty of systematic and legitimate saving. The amount to be saved and the method of saving must both be divorced from all merely selfish considerations. The savings of the Christian steward will always have a bearing on the progress of God's kingdom. In so far as the accumulations of the steward's savings will tend to provide a fuller life of Christian service for his children and his heirs, they are in accord with stewardship principles. But savings accumulated to provide luxuries or a period of non-productive leisure or to furnish the children and heirs with means to live apart from the honest administration of their lives in the stewardship of service are certain to be in the future, as they have been, almost universally in the past, a blight—robbing many lives of conscious fellowship with God in the discharge of the duties and privileges of Christian stewardship. (Matthew 6:19; Proverbs 11:24; Psalms 40:8). What is your attitude toward legacies? Should a Christian man leave his possessions to his children? Should he leave unlimited amounts?

It is difficult in a short study to set forth in any complete way the broadening and enriched life which develops under the stewardship ideal. God calls us to be stewards not to shut us off from owning and using

things as we please; (it had to be however, that he should enforce his sovereignty) but God calls us to be stewards in order to give us the intimacy of a real fellowship with him as partner and co-worker. "It is when a man works with God that he is initiated or introduced into a deeper and more sympathetic knowledge of the mind of God. The Master Workman reveals his glorious truth and grace to his obedient workman. God takes him into his fuller confidence and they two work together hand in hand with complete understanding and sympathy."

#### F. Stewardship in Acquisition

The student will have noticed that up to the present, our treatment of stewardship has been in terms of the use of our possessions. The discussion of the stewardship of the acquisition of our possessions will be taken up at length in Study V.

Let us recall the outstanding teachings of this study:

**(1) The Separated Portion Is An Acknowledgment Of God's Ownership and Our Stewardship.** It is not intended primarily as a means of financing the kingdom. It is a reminder that God owns all we are and have.

**(2) The Disbursement Of This Separated Portion Is Not An Expression Of Our Generosity.** It is a privilege given us of God to apportion what is God's to the interests of the kingdom.

**(3) The Amount Of The Separated Portion Is Not Determined By God For The Christian.** It is hard to believe the Christian steward's separated portion will ever be less than the amount set for the Jew—one tenth. The New Testament everywhere intimates it should be more.

**(4) The Separated Portion Does Not Relieve Us From The Privilege And Duty Of Stewardship Administration Of All The Remainder Of Our Possessions.** The separated portion rather enforces our accountability for all that remains.

Are you prepared to determine under God's guidance the percentage of your separated portion? Have you been acknowledging your stewardship by proportionate giving? What ratio do you use? If you have never set apart the separated portion, will you do it now?

Will these principles of Christian Stewardship make you more thoughtful and more Christian in

Your expenditures for clothes? Amusements? Luxuries?

Your saving plan?

Your use of your time? (Have you ever determined upon a "separated portion" of time?)

Your use of your personality, your special gifts and education?

If you were called upon today to render an accounting of your stewardship, would you be found a good and faithful steward?

## QUESTIONS ON STUDY II

### THE SEPARATED PORTION

1. Is the Stewardship of material possessions the most important part of our stewardship? Why do material possessions afford the best basis on which to discuss stewardship?

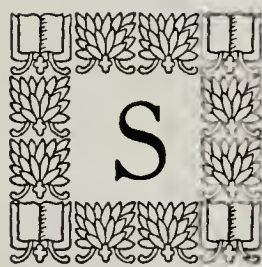
2. What is the Separated Portion? Carefully distinguish it from systematic giving. Is it dictated by our spirit of generosity? If not, by what?

3. What happens if the Separated Portion, the acknowledgment of God's ownership, is neglected?
4. Tell David Grayson's thought about the harm of avarice and love of property. How is stewardship going to lessen this harm?
5. What does the practice of the Separated Portion help us to remember?
6. How old does history show the tithe idea to be? Tell some of the early ideas about the tithe.
7. How much do you think the Separated Portion should be? What was Bishop Quayle's word on the subject? What have others said?
8. Once having determined this ratio for ourselves, must we stick to it rigidly?
9. How much may Christian Stewards have for themselves? How will they spend what remains after the deduction of the Separated Portion?
10. What shall be done with the Separated Portion? Should all be given to the church? What consideration is the church entitled to, in the Christian individual's plan of giving?
11. How should the remaining amount be administered?
12. For what purpose do you think saving is justifiable?
13. What will be the result, spiritually speaking, of practicing Stewardship?

“Here in the paths of every day—  
Is all the holy God would take  
To build a heaven, to mould and make  
New Edens. Ours the task sublime  
To build eternity in time.”

### STUDY III

#### BUDGET MAKING

 O soon as the Christian grasps the far-reaching significance of those principles of Christian stewardship—God’s ownership—his accountability as steward of the things he handles—the required separated portion, (the first fruits)—he realizes the need of definiteness, exactness of accounting, system, proportioning. The worker with God who studies “to show himself approved unto God thoroughly furnished unto every good work.” (2 Timothy 2:15; 3:17) will need to examine with understanding and in detail the where and the how of his stewardship obligations. His desire to make the most of his stewardship will require him to organize his life—to know how his time and his possessions are being spent. He will want to know how much he has and how best to use it.

##### A. Keeping Books With God.

The worker with God will find it necessary for satisfactory efficiency to thoroughly systematize his activities. God does not work by haphazard methods; neither may a worker with God.

Too much of our life is executed at random. We let our strength, our time, our interest, our prayers, our money go by sheer happen-chance. We have no plan,

no goal, no program. We do the next thing whether or not it be related to the whole for which we are responsible. There is no careful balancing of the amounts of time or money or strength or talent given to the various tasks and enterprises of the kingdom so as to make them count for the most. Much religious work is carried on by means of the odds and ends, the left over fragments of our time and money. Stewardship will help the church to bigger achievement by encouraging Christians to budget their time and strength and thought and prayer and money so as to make available the needed amounts adequately to do the work of the kingdom.

Christians are prone to give their service, their thought, their prayer, their time, as well as their money, without relation to the whole resource they possess and without relation to the different claims of the whole task assigned by God to the Christian Stewardship of their particular church and day. That is to say, instead of sitting down to count the cost and laying out their plans (Luke 14:28) they start in to build or to work a program and presently they find they have enough energy, talent, time, money available to put in the foundation and the scheme is never carried through. Or the scheme may be entirely unrelated to the scheme of many others, all intent on carrying out each his own little scheme. There are a good many foundations laid upon which the building has never been placed. (Luke 14:28-33). Christ in this parable is enjoining budget-making—a study of our resources and an apportioning of them—so as to ensure that we are able to finish our job. This is the Christian steward's first duty—make a budget—organize his resources for their most effective and intelligent use. Our serving and our giving must be made efficient and

consistent. This can only be done by a budget.

“The Christian in working out these great principles of Christian stewardship, is not, therefore, subject to action from emotional impulse. He considers and weighs and judges. He preserves a correlation and unity in his activities consistent with his supreme purpose. He must have a system by which his general course is shaped and his main activities determined.” He must have some kind of account-keeping in order to ensure the wisest and most advantageous use of all he has and is, in the work of the Kingdom of God.

All bookkeeping and budgeting of the Christian steward must be kept free from legalism. The Christian cannot be under law; he is of the Spirit—all law is “our schoolmaster to bring us unto Christ. But after that faith is come, we are no longer under a schoolmaster for ye are all children of God by faith in Christ Jesus” (Galatians 3:24-26). “And because ye are sons, God has sent forth the spirit of his son unto your hearts crying Abba, Father. Wherefore thou art no more a servant but a son” (Galatians 4:6-7). The spirit of sonship forbids all casuistry and legalism. Children of the Father live with him and for him by love and loyalty and never by a measured duty. In the story of the two sons (Luke 15:11-32) Jesus shows the elder boy remaining at home with the father but living his life with him by measured duty and punctilious formality. He is not living by love and he is as far from his father while at home with him as his prodigal brother who went into the far country. The slightest taint of boastful legalism must not attach itself to one’s bookkeeping with God. We are sons and we live by loyalty and love.

While Christian liberty must be maintained, still the Christian steward must have system. God requires

that every man render an account of his stewardship (Luke 16:1-12 especially verse 2). The giving of service and money spasmodically and unintelligently can never be satisfactory to God and is not a worthy discharging of our Stewardship responsibilities. No one is able to use what he has to the best effect if he has not planned for each item in connection with the other items. To give just as one happens to feel like, or to what may chance to make the appeal is not the practice of good stewards. It is imperative to be systematic and orderly.

It is not possible intelligently to discharge one's trust, unless one knows what has actually happened in one's expenditures. Not many who have not kept accounts of the facts know what they are doing for the kingdom. Do you know to the cent how much you gave to the church last year? Was it enough? Do you know how your gifts were apportioned? Did you share in all the work you wanted to? Did your looseness tend to waste of God's property? Waste may everywhere be present, unless an accurate account is kept. But not only is waste a result of desultory giving and working, but honesty is involved. Men often deceive themselves as to what they really are doing as stewards. Do you know how you spend your money? How much do you spend for luxuries, how much for candy, for amusement, for clothes, etc., as compared with the amount you use in promoting the work of the kingdom of God? Dr. Jowett says, "We are apt to be gravely deceived about the extent of our beneficence and we vastly exaggerate the amount of money we give away. The majority of people have no idea of the range of their beneficence. They do not know how much or how little they give in the course of a year. But the basis of their estimate is always on the side of generous judg-



ment. The people who do not know how much they give, always give less than they think they do." Accurate accounting is necessary to rigid honesty. Some day "when the books are opened" (Revelation 20:12) we shall be asked to give an accounting as we stand before him in whose right hand John saw "a book." (Revelations 5:1).

While system is necessary the Christian steward must not be a slave to system, changing the spirit into a form. One must guard one's budget-making from all quibbling with God. The making of a budget is not intended to see how little one may conscientiously give to God. Whenever definite systematizing encourages the attitude of the Pharisee it must be safe-guarded by strong reminders of the fact that at best we are unprofitable stewards. (Luke 17:10).

### **B—What Is to be Budgeted**

Budget Making is the systematizing of income and expenditures. A budget is the tabulation of what we have received and what use we make of it or purpose to make of it. Budget making, that is, thought out apportioning of our resources, should cover all our other resources besides money, such as time, prayer, concentrated thinking, special abilities, privileges, education, etc.

I. Especially should we budget our material resources. And our discussion of budget making, like our discussion of the separated portion, will be presented mainly in relation to money while it is remembered that a budget system should have a place in the stewardship of all life in all its phases.

Budget tabulation allows us to analyze incomes and spending and to adjust amounts to conform to honest

stewardship practice. It must not be considered too much of a bother. It does take pains and requires time but it is demanded by the honesty and the sincerity of our profession of Christian stewardship. We are under obligation to know how much of God's property has been entrusted to us by him and how we have handled it, to what use we have put it. Only in this way can we measure the faithfulness of our Stewardship.

II. Before we go into the details of the budgeting of money we must say a word about budgeting time and prayer.

(a) **The Budgeting of Time.** (Read Ecclesiastes 12:1; Job 7:6; Psalm 90:15; Ephesians 5:16; I Peter 3:10; Psalm 31:15; Ecclesiastes 3:1-17; II Corinthians 6:2; Colossians 4:5; I Peter 1:17-25; 4:1-5). Time cannot be saved, it can only be spent, and if not spent wisely and well it is wasted. There is no way of storing it; once gone it never returns. Hence it is necessary to take it as it is passing and put it to the very best uses. Odd moments may be utilized to the greatest advantage, if by foresight provision is made to prevent them from going to waste. By making a time budget not only will waste be avoided but distribution will be made more wisely. Discuss the following suggestion of a budget for your time. Do you think of other items for which time should be provided? What amounts of time would you plan to give to the different items? How would you apportion your twenty-four hours a day? Read Arnold Bennett's book "How to Live on Twenty-four Hours a Day." In it he speaks of "The Daily Miracle."

"You wake up in the morning, and lo, your purse magically filled with twenty-four hours of the manufactured tissue of the universe of your life! No one can take it from you. It is unstealable. No

one receives either more or less than you receive. Waste your infinitely precious commodity as much as you will, and the supply will never be withheld from you. Moreover, you cannot draw on the future. Impossible to get into debt. You can only waste the passing moment. You cannot waste tomorrow; it is kept for you."

### Outline—Budget of Time

1. Sleep
2. Work
3. Recreation
  - (a) Play—amusement
  - (b) Physical Exercise
  - (c) Clubs—societies, etc.
4. Self Improvement
  - (a) Reading—Study—Lectures
  - (b) Music
  - (c) Art
5. Family and Social Intercourse
6. Worship and Religious Cultivation
  - (a) Public Services of Worship
  - (b) Private Bible Reading
  - (c) Private Prayer
7. Service
  - (a) Religious (church work)
  - (b) Community (social service)
  - (c) Politics

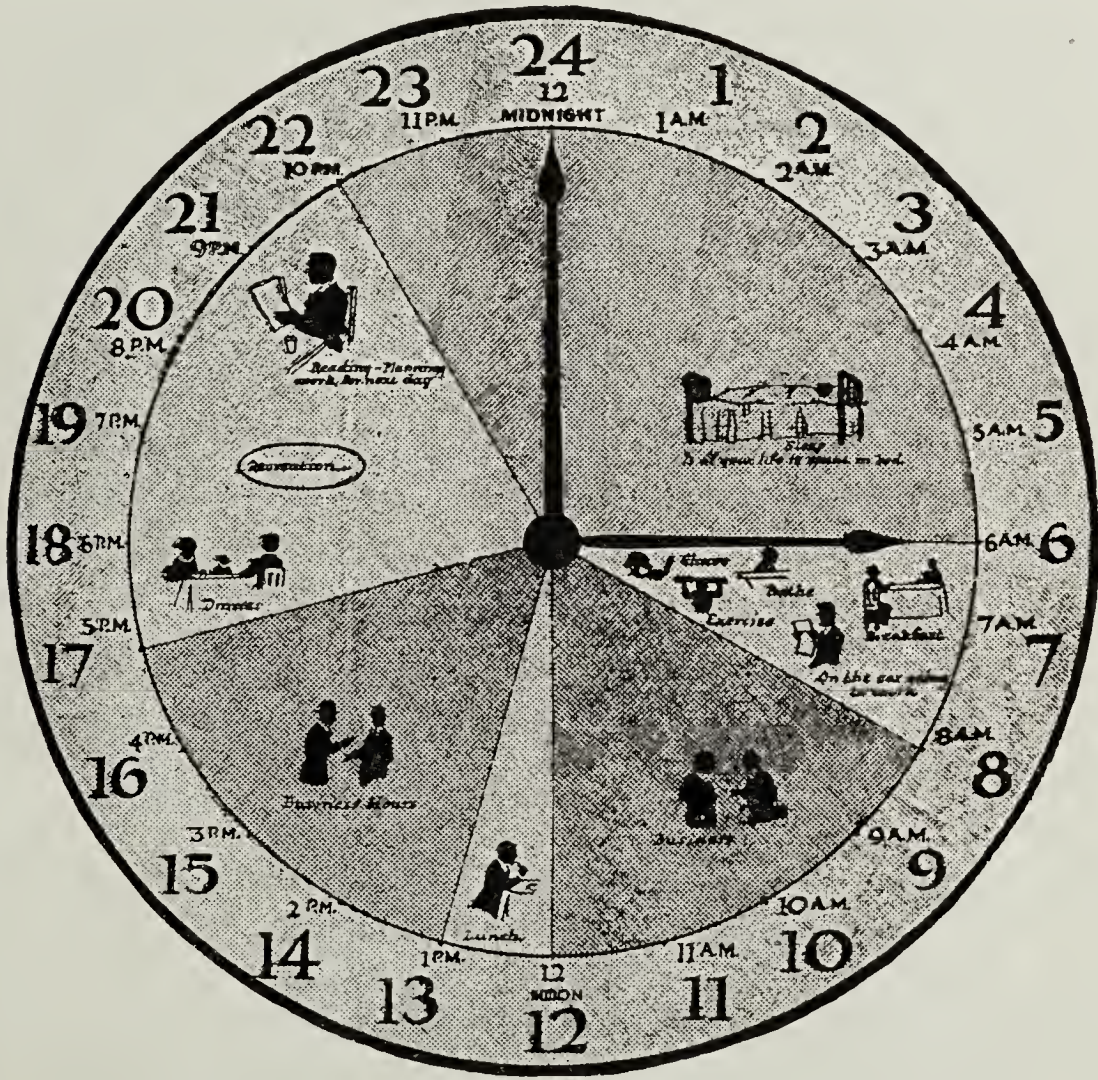
What do you do with your "Twenty-four Hours a Day?" You have the management as a stewardship responsibility of 168 hours a week.

What standards of time expenditure have you set? Do you schedule your day and give yourself definite tasks to undertake? Charles Kingsley said, "Thank God every morning when you get up that you have something to do that day that must be done whether you like it or not. Being forced to work and to do your best will breed in you self-control, temperance, strength of will and a hundred other virtues that the idle will never know." There is no other way than by budgeting your time—giving each flying moment something to keep in store, by which you can prove yourself a good steward.

Professor Robert Dick Wilson of Princeton Theological Seminary set before himself as a young man a definite apportioning of his life. He planned to study the Bible and cognate languages for 15 years—to study Biblical and other literature in these languages for 15 years and then spend 15 years in writing down the results of his study. He has carried through the first two periods and is now carrying out his purpose for the third period. Have you any time schedule? Do you find that you do not have time enough or have you time "to burn?"

Actually try to budget your time, using the suggested schedule or modify it. Perhaps you may wish to make for yourself a time clock like the one made by John H. Patterson of the National Cash Register Company at Dayton, Ohio.

"This viewpoint in the use of time determines what things will be left undone, what things will be attempted. But it does not insure our finding time for all the things we consider essential. It is like trying to make three hundred dollars cover expenses amounting to six hundred dollars. Either the expenses must be cut down or the amount of money available increased."



“Since there are only twenty-four hours in any day, evidently the balancing of the time account will necessitate a careful budget of time expenditure. Such a schedule of time cannot be followed slavishly any more than the train dispatcher can guarantee the arrival of his trains. But he would not think of working without such a schedule because the railroad system would be thrown into disastrous confusion. The dispatcher necessarily makes frequent revisions and he may have occasion to add a special train or two; but his schedule of time makes it possible for him to keep the trains moving without confusion and to bring them safely to their destination. A schedule of time simply

means the intelligent handling of the day's appointments. The danger of the chartless life is not alone that of shipwreck; it is that the boat has no real chance of making the harbor." Make your own time budget and live royally and profitably on your 24 hours a day.

(b) **The Budgeting of Prayer.** Christian prayer is the stewardship of power. Much prayer made by Christians is utterly pagan in character. Prayer is not a means to get something from God—a key to the divine treasure chest. It is a trust of power to be used to achieve something with God. Good stewardship of this prayer-partnership with God requires:

(1) A sincere desire in the heart. It will not do to pray mechanically. Prayer to be effective must be the heart's sincere desire.

"Stir me, O stir me Lord, I care not how,  
But stir my heart in passion for the world.  
Stir me to give, to go, but most to pray:  
Stir, till the blood-red banner be unfurled  
O'er lands that still in deepest darkness lie,  
O'er deserts where no cross is lifted high.

"Stir me, O stir me, Lord. Thy heart was stirred  
By love's intensest fire, till thou didst give  
Thine only Son, thy best beloved one,  
Even to the dreadful cross, that I might live:  
Stir me to give myself so back to thee,  
That Thou canst give Thyself again through me."

(2) Intelligent concern for the object. Prayer can be administered effectively by good stewards only when they pray with the understanding. We must become intelligent to the need and pray with knowledge. This leads to system—method in the administering of prayer—saving one's prayers from lopsidedness—personal bias—inadequate range—lack of objective—bad

aiming, etc. Have you ever inventoried the content and extent of your prayers? How honestly and fairly are you administering this trust from God—prayer?

Then too, the items in your prayer budget tell a real story of the reach of your discipleship. Over what area does your discipleship extend? Is it bounded by the circumference of your own little life? Is your chief Christian concern, the saving of your own soul? Is your discipleship of Christ bounded by the four narrow walls of your own family group? Do you pray as one man did,

God bless me  
And my wife  
John and his wife  
Us four and no more.

Amen!

Give your prayer life a schedule, a thought-through goal and a world breadth.

(c) **Budget-Making a Popular Indoor Sport.** Budget making is necessary if we are to keep the proper perspective in the use of our money. There are now available many outline budgets to help one arrange his own schedule of disbursements. There are commercially prepared Budget Books planned to aid in keeping careful account of income and expenditures. Apply to your own Church's Stewardship Department for suggestions. The Stewardship Department of the Presbyterian Church issues a booklet for this purpose which is entitled "A Budget Book with a Conscience." This title is challenging and suggests that not all budget making is done with a conscience. We are stewards and the allotting of our income to various interests—giving, saving, food, dress, recreation, self-

improvement—should be undertaken with conscientious care. Here is where we may truly take up our cross and follow Christ. It is at the point of our budget making that the genuineness of our Christian profession is made apparent. The Christian use of money is of vital spiritual importance. Christ never asked for nor received mere mental acceptance. He tied discipleship up with a man's possessions. To the rich young ruler he said, "Go sell that thou hast." (Matthew 19:21). To another prospect he said, "The foxes have holes but the Son of Man hath not where to lay His head." (Matthew 8:20). It was when Zaccheus straightened out his money affairs that Jesus said "Today is salvation come to this house." If you have never made out a budget, begin now and make a budget with a conscience, or better still, the budget of a sincere Christian steward.

Some people find it very hard to see over their own doorstep with the naked eye. The real story of their lives is this:

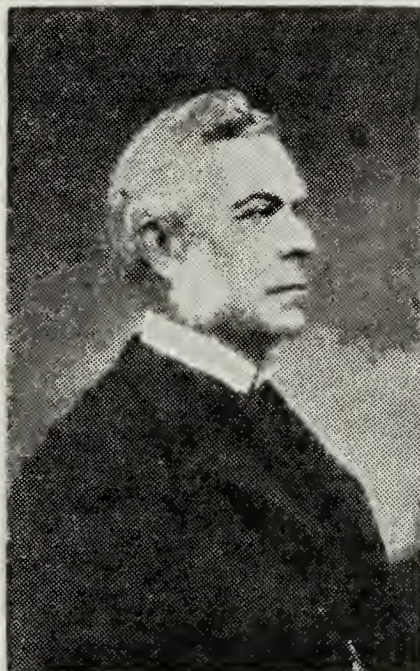
"I had a little teaparty  
This afternoon at three.  
'Twas very small—  
Three guests in all—  
Just I, Myself, and Me.  
Myself ate all the sandwiches,  
While I drank up the tea.  
'Twas also I who ate the pie  
And passed the cake to Me."

Their interest is pretty much confined to what happens within their own four walls, in their own little town or their own church. Now to be interested in one's church is a good thing. But one who is interested in his own church only, is never able to do very much for that church. He is worth far more to his own local



church whose interest extends far beyond it, when he has something like the feeling which Jesus had when he looked out over the multitudes and was filled with compassion for them. "The light which shines farthest shines brightest at home" and the man whose heart is filled with interest and sympathy for people at a distance from him has a heart all the more ready to take upon it the burdens of things nearest. (See Galatians 6:2; Luke 6:32; I John 3:17). Give your budget world-contacts.

In our discussion of the amount of the proportion set aside for giving—the Separated Portion—we have urged that it be at least one-tenth. This is to be wholly unto the Lord and used with strict hon-



## JOHN STEWART KENNEDY

From the Start of His Business Career Was  
A Titber

A VERY OLD RECORD BOOK  
BORE THE HEADING, "BE-  
HOLD, THE TENTH OF ALL,  
I GIVE UNTO THEE"

Out of His Estate

**\$30,000,000**

Were Given to Forty-six Benevolent Causes  
Covering All Phases of Human Need

THOSE WHO TREAT THEIR  
POSSESSIONS AS A TRUST  
Are Being Constantly Moulded  
to the Image of Him

Who Said, "My Meat is to Finish  
His Work"

esty for others. We quote what Dr. Jowett says upon this point—"It is probably true of the majority of people that before their beneficence is active, their feelings have to be excited and their emotions have to be fervid and boiling. And so the appeals are commonly directed to the feelings, and time after time speakers have to play upon the emotions in order to elicit support for such ministeries as hospitals and home and foreign missions. The consequence is, that giving is as uncertain and spasmodic as the movement of the emotions."

“We must not only put our homage and conscience into our beneficence, we must put method into it. And I am sure that part of this method must be the assignment of a certain minimum proportion of our income to ministries of beneficence. The minimum must not be less than a tenth. If we all gave a tenth of all that we possessed, the appeals which call to our beneficences would be met with overflowing wealth and sufficiency. But we must fix the minimum not only for the sake of the bounty but for our comfort and peace. There’s a great sense of power and satisfaction when we know just where we are, and what we are doing, and what we are able to do.”

It should be recognized by all good stewards that the *first charge* against their account is the Separated Portion—the share set aside in acknowledgment of God’s ownership. We should first of all set apart God’s portion for giving and then budget the remainder to meet the other calls of life. It will not do for a steward to first spend all he thinks he must for his own needs and then out of what remains give something to promote God’s kingdom. That is to say again, our spending must not be the regulator of our giving, but giving must determine our spending. The Separated Portion is a first charge.

Many business houses are offering help to their customers in this matter of budget-making. The following suggestions were sent out by a large New York Bond Broker to encourage people to keep budgets in order to accumulate a surplus for investment in stocks and Bonds.

Ought not Christians be interested in budget making in order to see how much of their income can be made available for investment in the kingdom enterprise? Can a Christian steward, concerned in knowing

the facts in order to fulfill his stewardship, afford to be less wise than the children of this world, (Luke 16:8) who have only this world's interest at heart? This form is as the business firm issued it, with but a few alterations.

### **How to Budget Your Incomes**

“The first step in planning a systematic program of expenditures is to know how much of your income is required to cover necessary living expenses. Individual standards of living vary, but in all cases there is the dividing line between prudent expenditure and extravagance. Anyone who is seriously interested in making progress toward faithful stewardship will find out where the line should be drawn.

The best way to do this is by making a budget of expenses based on income—which simply means dividing the various items of living expenses into groups and placing a limit on each group in proportion to the amount of income. Every business firm must do this or it could not continue to exist. Our government is doing it after finding that, without a budget system, expenses run wild and continually exceed appropriations. A personal or family budget is much simpler than a corporation or government budget—easier to establish and control. Individuals and families will find upon examination that the amounts they spend for ordinary expenses are rather uniform in proportion to income over annual periods. Hence, making a budget is just a matter of examining and classifying your expenditures.”

It may be of assistance to study the typical budgets and charts given on following pages. It is not expected that these typical budgets will exactly fit the

requirements of the reader, but they may serve as a general guide in determining a budget which will fit any given case.

Use This Page To  
Review Your Spending and To Organize Your Budget  
Consult Charts on Following Pages

My Income Last Year was \$.....

	HOW SPENT		BUDGET FOR NEW YEAR	
	Amount	Per Cent	Amount	Per Cent
Giving	.....	.....	.....	.....
Food	.....	.....	.....	.....
Clothing	.....	.....	.....	.....
Operating Expenses	.....	.....	.....	.....
Culture	.....	.....	.....	.....
Luxuries	.....	.....	.....	.....
Savings	.....	.....	.....	.....
Totals	.....	.....	.....	.....

## Typical Budget for Various Incomes for an Average American Family Two Adults and Two Children

INCOME		NECESSITIES (PER MONTH)				ADVANCEMENT		SURPLUS		
Per Year	Per Month	%	Food	Shelter	Dress	Maintenance	Recreation, Education, etc.	%	Per Month	Per Year
\$2,500	\$208.33	79.2	\$55	\$45	\$35	\$30	\$23.33	11.2	\$20.00	\$240
3,000	250.00	74.	60	50	40	35	30.00	12.0	35.00	420
3,500	291.67	72.	65	60	45	40	36.67	12.6	45.00	540
4,000	333.33	69.	70	60	50	50	48.33	14.5	55.00	660
5,000	416.67	66.	75	70	60	70	60.42	14.5	81.25	975

It is to be noticed that the suggestion of this concern is that, with an income of \$5,000, 14.5 per cent be devoted to "Education, Recreation, etc." In an explanatory note it is stated that of this 14.5 per cent only 1.2 per cent or \$60.00 a year is to be devoted to "gifts and donations", while \$120.00 is apportioned to "amusements".

Do you think that these proportions are fair? See the suggested proportions of the next page. Is the above ratio the practice of the people generally? How commonly does the practice of the church conform to this ratio—1.2 per cent for giving? What per cent of your income do you devote to giving?

## Typical Budgets for Various Incomes for an Average American Family (Two Adults and Two Children of School Age)

Figures Based on Conditions and Living Standards, October 1922

INCOME	BENEVOLENCES		LIVING EXPENSES				SAVINGS AND LIFE INSURANCE		
	Amount per month	Per cent Total income	Amount per month	Shelter	Food	Clothing etc.	Operating Expenses	Welfare Development	Life Ins.
\$75.00	3.3	\$2.50	\$19.00	\$31.00	\$7.00	\$8.00	\$2.50	\$1.50	\$1.50
83.33	4.0	3.00	20.00	33.00	10.00	9.50	3.83	1.67	2.33
100.00	5.0	5.00	25.00	36.00	13.00	11.00	5.00	2.25	2.75
125.00	6.4	8.00	30.00	40.00	16.50	15.00	8.00	4.50	3.00
150.00	8.0	12.00	35.00	43.75	19.50	18.75	11.00	6.25	3.75
166.67	8.6	14.00	38.00	46.50	21.50	20.67	13.00	8.17	4.83
175.00	8.9	15.50	40.00	47.00	22.50	22.00	14.00	9.09	5.00
200.00	9.5	19.00	43.50	50.00	25.00	25.00	17.50	12.25	7.75
208.33	9.6	20.00	45.00	50.83	26.50	26.50	18.00	13.33	8.17
250.00	10.0	25.00	50.00	56.50	32.00	32.50	24.00	18.75	11.25
333.33	10.0	33.33	60.00	65.00	41.00	46.50	34.50	30.00	23.00
416.67	10.0	41.67	70.00	72.50	50.00	62.00	45.50	40.00	35.00
833.33	10.4	86.67	110.00	105.00	75.00	112.50	109.16	83.33	151.67
2500.00	14.8	370.00	166.67	175.00	108.33	200.00	288.00	250.00	950.00

These figures and the graph following are from "Family Budgets Made Easy" by C. F. Breitzke. Used by permission, Lefax, Incorporated, Publishers.

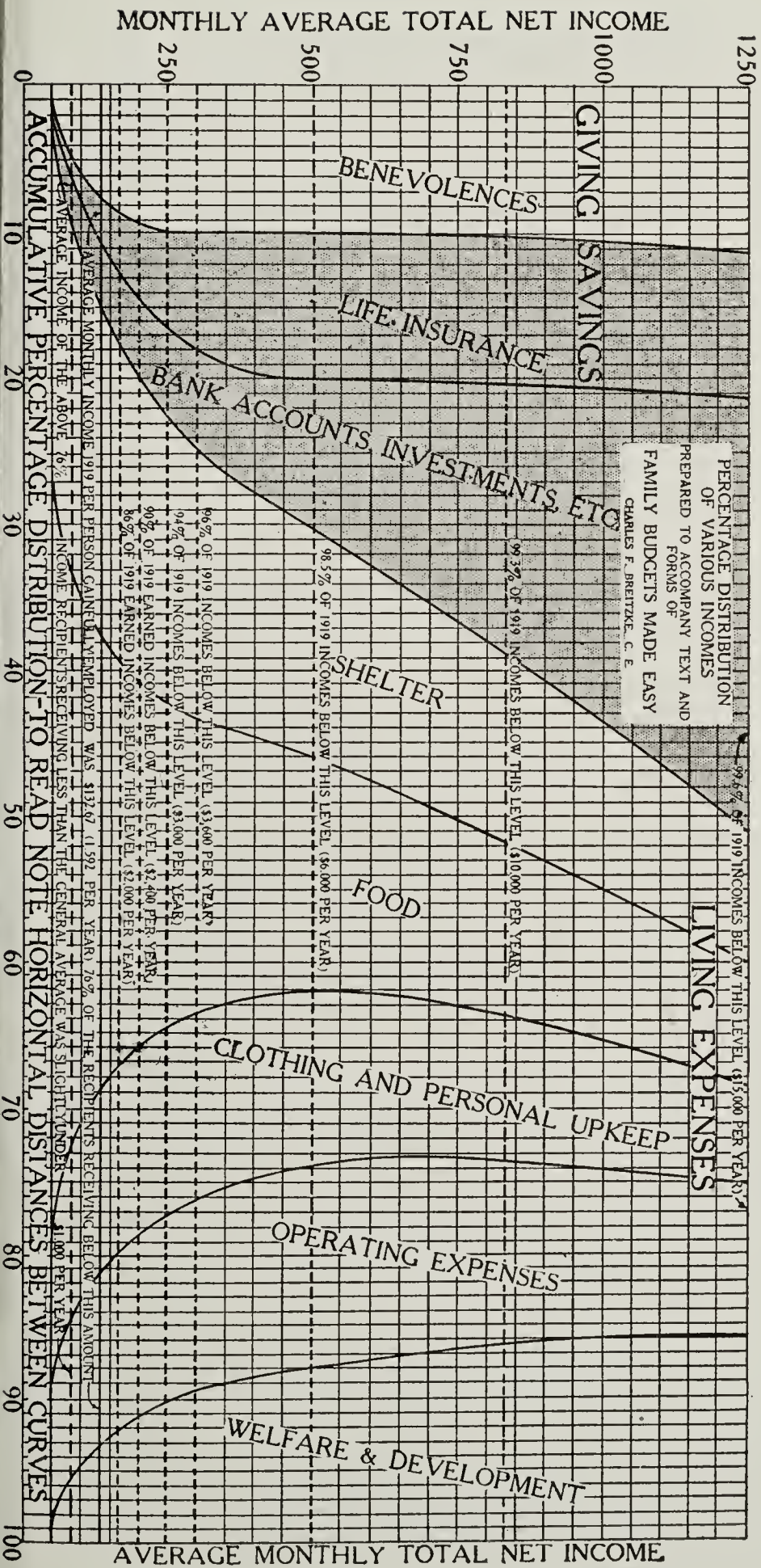
Compare figures in this table with those of the business house on preceding page and also with those of the graph and table following.

See also suggestions in "Budget Book with A Conscience."

How do the figures of your present spending plan compare with those given in the table for your income?

**PLAN YOUR GIVING, SPENDING, SAVING AND ACCOUNT FOR YOUR STEWARDSHIP!**

# Percentage Distribution of Various Incomes.



MONTHLY AVERAGE TOTAL NET INCOME

AVERAGE MONTHLY TOTAL NET INCOME

ACCUMULATIVE PERCENTAGE DISTRIBUTION-TO READ NOTE HORIZONTAL DISTANCES BETWEEN CURVES

# TYPICAL BUDGETS FOR VARIOUS INCOMES

For an Average American Family—Two Adults and Two Children

INCOME	NECESSITIES (Per Month)				DUTIES (Per Month)			SURPLUS (Ins. and Income Tax not Deducted)			
	Per cent.	Food	Shelter	Clothes	Opera- Mainte- nance	Per cent.	Educa. Recrea. etc.	Benevo- lence	Per cent.	Per Month	Per Year
\$2,500	71.2	\$50.	\$45.	\$27.	\$26.33	19.2	\$20.	\$20.	9.6	\$20.	\$240.
3,000	66.	55.	50.	30.	30.	20.	25.	25.	14.	35.	420.
3,500	64.	60.	57.	34.	35.67	20.6	30.	30.	15.4	45.	540.
4,000	61.2	65.	60.	38.	41.	22.3	41.	33.33	16.5	55.	660.
5,000	58.8	70.	70.	45.	60.	21.7	48.75	41.67	19.5	81.25	975.
7,500	48.	80.	90.	60.	70.	24.	87.50	62.50	28.	175.	2,100.
10,000	43.	85.	110.	68.	95.	25.	125.	83.33	32.	267.	3,204.
12,500	36.5	90.	115.	75.	100.	22.7	132.50	104.17	40.8	425.	5,100.
15,000	32.8	95.	125.	80.	110.	21.2	140.	125.	46.	575.	6,900.
20,000	28.1	108.	135.	100.	125.	22.4	207.	166.67	49.5	825.	9,900.
25,000	26.4	125.	150.	125.	150.	23.6	283.33	208.33	50.	1,041.67	12,500.
30,000	25.	140.	175.	135.	175.	25.	375.	250	50.	1,250.	15,000.
40,000	22.5	150.	200.	150.	250.	23.5	450.	333.33	54.	1,800.	21,600.
50,000	21.6	175.	250.	175.	300.	24.4	600.	416.67	54.	2,250.	27,000.

Reprinted from article "What Makes A Successful Business Man" by Roger W. Babson in Forbes Magazine, December 9, 1922. Used by permission.

This budget was made up from the Holley Budget and subsequent study by the Babson Statistical organization.

The expenditures noted are maximum. You will probably be able to make a better showing as a "giver" and a "saver".

Is there more fun in "spending", "giving", or "saving"?

Note per cent. apportioned to Benevolences!



---

A "Budget" is what you say you are going to do with your income. An "accounting", on the other hand, is the record of what you actually do with it.

But it is seldom that any plan works out at first trial. The fact that you fail to live according to your budget the first month, or the second, or the third in no reason for discouragement.

Study it; readjust it! once rightly adjusted, it will give you ample returns for all disquiet it may have caused you in the beginning.

It would be well for a beginner to approach a standard budgeting form with the thought that while all its columns may be of use to someone, he himself need not use all. Everyone will have some empty columns. No two budgets will be just alike.

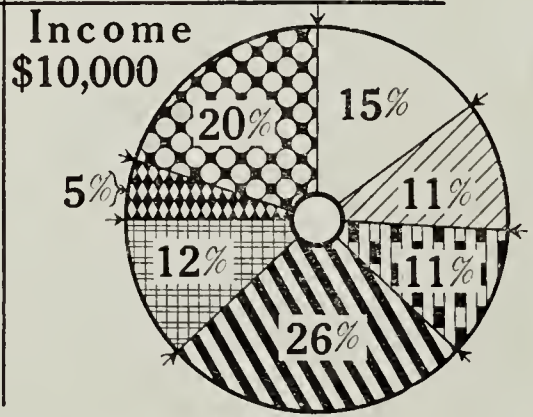
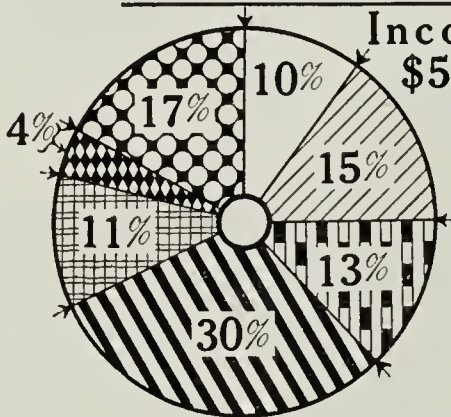
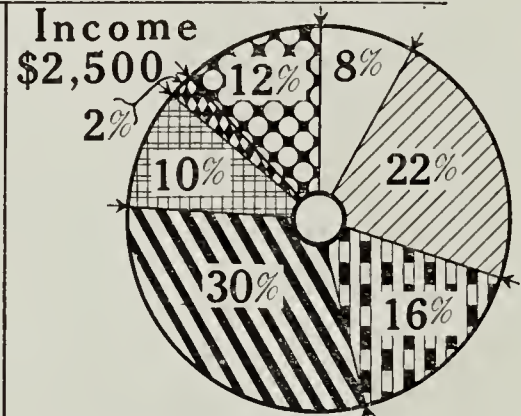
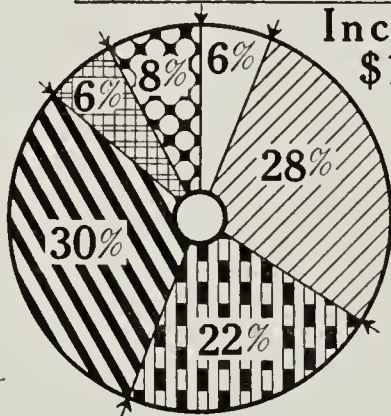
The tables on the preceding pages and the graph on the next page will help you to make your own budget.

The graph of average budgets on the following page was prepared by A. A. Reimer, C. E. and is intended only as a guide in developing your own budget. These figures are **averages only** and must be modified to meet the limitations of your particular circumstances. However, in making modifications, remember that you are a steward "of the manifold grace of God", that "it is required in stewards, that a man be found faithful", that we are admonished "Upon the first day of the week let each one of you lay by him in store, **as he may prosper,---**", that, in addition to "God so loved---that he gave---," we have Paul's testimony to the Macedonian churches, "For according to their power, I bear witness, yea and beyond their power, they gave of their own accord, ---, but first they gave their own selves to the Lord ---".

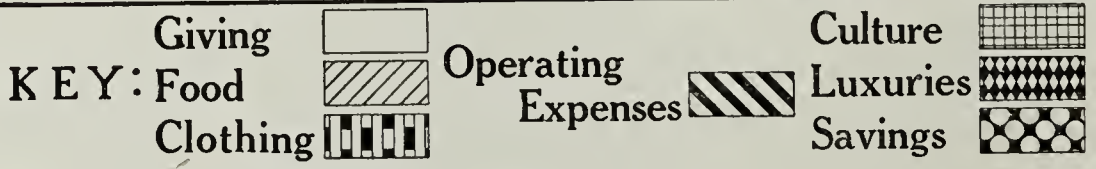
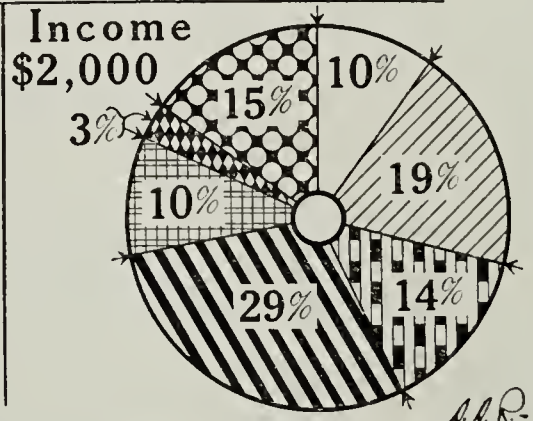
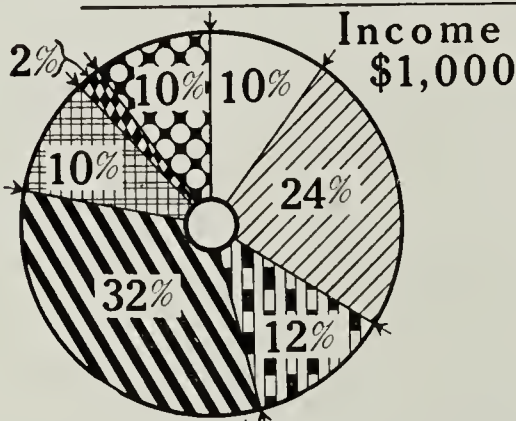
# AVERAGE ANNUAL BUDGETS FOR VARIOUS INCOMES

## 1. Average American Family—

2 Adults, 2 Children of School Age



## 2. The Individual



*A.A.R.*

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## EXPLANATION OF ITEMS IN GRAPH

**Giving**—includes gifts of money or possessions. Includes gifts to church and other benevolence agencies.

**Food**—includes home and outside meals, business lunches, boarding charges, home gardening, home chicken raising and similar items.

**Clothing**—includes usual, ordinary clothing (not special items which should generally be considered as “luxuries”), tailor and dress maker charges.

**Operating Expenses**—includes shelter (rent or lodging charges), heat, fuel, water, light, ice, maintenance of house and property and house furnishings, taxes (personal, property and income), mortgage interest, telephone, insurance (except life), hired help, fares, automobile operation and upkeep, personal expenses and gifts, upkeep of clothes, laundry, medical charges, and similar items.

**Culture**—includes education, travel for recreation or education, vacations, lectures, concerts, books and magazines, social clubs, sentiment expressions and other items intended for cultural development.

**Luxuries**—includes non-essentials of all varieties such as theatre, tobacco, confections, jewelry, some forms of clothing, novelties, manicure, shaves and shines.

**Saving**—includes bank savings, investments and securities (stocks, bonds, property), life insurance, payments on home, building and loan association and similar items.

### D. Budget Questions

Among many other questions raised by this matter of budget making, only the following can be briefly discussed here. The student should record others that arise in his mind. Have you settled the per cent. amount of your Separated Portion? Do you count this a maximum or a minimum?

The question of saving is a very vital one in stewardship. What percentage of one's income do you think should go into the saving account?

How much should be spent for self-improvement?

What is luxury? Does the standard of what constitutes a luxury change with differing circumstances?

Can a time budget be made and lived up to, at all strictly?

Should children be encouraged in keeping accounts by providing them an allowance?

What may a wife do in the matter of giving? Should she be furnished an allowance worthy of her service in the home? Could some fifty-fifty division of income between husband and wife be arranged?

Must a budget be so iron-clad that no readjustment of its items is possible to meet new emergencies which may arise?

How much should be spent for amusements?

How would you determine what was extravagance? Try to make a definition of extravagance.

Would the proportions allotted to various items be altered by responsibility for dependents?

"A weekly budget for a business girl earning \$18. per week, assigned 40 cents to amusements and 10 cents to church. Four times as much for "movies" as for God." Is this sort of proportioning at all prevalent?

What do the figures of your budget reveal?

Perhaps the main reason why so many people fail to keep account with God is that they do not begin early enough. The time to learn that lesson is in childhood. "Remember now thy Creator in the days of thy youth." (Ecclesiastes 12:1.) Open your stewardship account as soon as possible. Help the members of your Young People's Society to begin the practice of systematizing their lives and their giving. A certain pastor helped his young people to face the facts of their spending. He showed by comparison the amounts they spent upon themselves with what they gave for others. Your pastor can be interested to help you to do this for your society. Many banks issue books and information concerning budget-making and thrift. Perhaps you could enlist one of the officials of your bank to speak on the subject of budgets and so create interest in this all-important matter of being systematic as Christian stewards in the handling of our time and talents and possessions as trusts from God.

We have only so much of life, so much of time and strength and skill and money to manage for God and the high interests of life. We all desire to make it count for the most. As Edgar Rowland Sill has put it in "The Choice",

Only so much of power each day—  
So much nerve force brought in play;  
If it goes for politics or trade,  
Ends gained or money made,  
You have it not for the soul and God—  
The choice is yours, to soar or plod.

So much water in the rill:  
It may go to turn the miller's wheel  
Or sink in the desert, or flow on free

To brighten its banks, in meadows green,  
Till broadening out, fair fields between,  
It streams to the moon-enchanted sea.

Only so little power each day:  
Week by week days slide away;  
Ere the life goes, what shall it be—  
A trade—a game—a mockery,  
Or the gate of a rich Eternity?

To make the "Only so much" of our lives to count the most for Christ, all need to systematize their expenditure—live by a budget.

Christ is counting on us.

Mr. S. D. Gordon closes one of his remarkable addresses as follows: The angel Gabriel and the Master are talking together. Gabriel is saying: "Master, you died for the whole world down there, did you not?"

"Yes."

"And do they all know about it?"

"Oh, no; only a few in Palestine know about it so far."

"Well, Master, what is your plan? What have you done about telling the world that you died for them? What is your plan?"

"Well," the Master is supposed to answer, "I asked Peter and James and John and little Scotch Andrew and some more of them down there just to make it the business of their lives to tell others, and others are to tell others until the last man in the farthest circle has heard the story and has felt the thrilling and thralling power of it."

And Gabriel answered, with a sort of hesitating reluctance, as though he could see difficulties in the working of the plan, "Yes, but suppose Peter fails—suppose after a while John simply does not tell others—suppose their descendants, the successors away off in the first

edge of the twentieth century get so busy about things that they do not tell others—what then?” And Gabriel, thinking of the difference to the man who hasn’t been told, says, “What plan have you then? And back comes that quiet voice of Jesus:

“Gabriel, I haven’t made any other plans. I am counting on them.”

### QUESTIONS ON STUDY III.

#### BUDGET MAKING

1. What is the importance of budgeting and book-keeping to the Christian steward? What spirit should govern the steward in his budgeting and book-keeping?

2. What is the tendency of the average steward, however well-meaning, unless he budgets his time and money?

3. Do you keep a budget for your own expense and time? (The class may have a general discussion on this and compare experiences.)

4. Discuss the making of a time budget. Outline as accurately as you can how you yourself spend your time. After discussion, determine worthy individual standards of time expenditure in each of the various items.

5. What is the Christian Steward’s concept of prayer? How can we wisely administer prayer?

6. If you earn a regular income, and are not already budgeting, make out with the help of the budget table, a plan of expenditures for yourself. Compare it with your approximate expenditures for the present year. Note differences.

7. What does your budget show about you in your giving, your expenditures?

8. Discuss the budget proportions presented by Mr. Breitzke as compared with the budget suggested by the business firm on page 59.

9. Give a summary of Dr. Jowett's remarks about giving.

10. What should be the first charge against the Christian steward's budget book?

11. Discuss methods of popularizing budget-making in the Young People's Society.

12. What claim have the needs of his church upon the steward?

13. What and why is the 50-50 standard?

It is to be remembered that tables and charts are computed for a family of four. Young people, with no or few extra personal responsibilities, should alter certain percentage allotments. They should in general reduce the spending proportion, carefully avoiding luxury items. In most cases young people with only themselves to keep should give a larger percentage to "Benevolences" than is suggested above and the "savings" proportion should also be increased. Consult graph on page 64 suggesting proportions for single individuals.

What is your comment on the fact that Mr. Breitzke on page 60 begins the percentage for Benevolence at 3.3% for a \$900. income and does not reach 10% until the income is \$3000? How do these proportions of Mr. Breitzke's bear upon the teaching of Chapter II dealing with the Separated Portion?

Summarize your disbursements for the past year (roughly if you do not have accurate accounts) and compare with the figures for your income given in the various tables.




“A coin is so much minted life, a holy thing. It is a sacramental thing like the bread and wine of the communion, the outward and visible sign of life fruitfully expended.”

Richard Roberts

## STUDY IV

### THE MIRACLE OF MONEY

O talk of stewardship as just a means of raising money for Christian work is totally to misrepresent the scriptural teaching concerning stewardship. On the other hand, to talk of money as if it were something sordid and unspiritual is equally to misrepresent the teaching of Scripture concerning money. Many people are inclined to think that we should avoid talking about the Christian life in terms of money and discuss it in more spiritual terms. But the Bible does not agree to this idea.

The most talked-of topic in the Bible is money—property, things, possessions, wealth. Everywhere the Bible reveals God as deeply concerned about the relation of man to things, especially to his possessions. Sixteen out of Christ's thirty-eight parables deal with money. One out of every eight verses in the four Gospels has something to say about money. Paul says God intended that the things he made and bestowed upon men should reveal him and be a means of fellowship with him. “For the invisible things of him from the creation of the world are clearly seen, being understood by the things that are made, even his eternal power and Godhead; so that they are without excuse.” (Romans 1:20). Things should have been, as God intended, a channel of grace. God's gifts should have

given men such a sense of God's goodness, should have enable men to enjoy the divine fellowship, should have cultivated in man sympathy and love and unselfishness in the ministry of these things which belonged to God but of which man was custodian. But men refused to let things keep God in their minds and hearts. They took God's things and claimed them for their own and used them selfishly and so Paul says when men misused things, God's gift to them through which God desired to be known unto them, then God gave them over. When they glorified not God, as the Owner of all the things he had made, neither were thankful for the use of his gifts; but became vain in their imaginations and counted that they themselves were the owners of what they possessed, God gave them up to all uncleanness. "Because that, when they knew God, they glorified him not as God, neither were thankful; but became vain in their imaginations, and their foolish heart was darkened." (Romans 1:21-31. Note especially verses 29-31). This passage gives a list of the horrid brood of crimes which follow in the train of man's failure to put things—God's gifts—in their right place. It is to be noticed that in the very midst of fornication, wickedness, murder, hatred of God, Paul set down covetousness. We do not always think of covetousness as being in the class with murder and fornication but Paul in another place says covetousness is idolatry (Colossians 3:5). The sins growing out of possessions, property, wealth, money, are truly hateful. You cannot read this partial list without revulsion and shuddering—miserliness, greed, unkindness, envy, pride, hard-heartedness, hatred, murder, unjustness, mercenariness, selfishness, pitilessness. There are many more. The student should name some that suggest themselves to him.

Though the Scriptures are a record of man's failure as a steward, a trustee, and so full of warnings against the dangers of money, (See Psalm 62:10; Proverbs 23:3-5; Matthew 13:22; Mark 10:23; I Timothy 6:17; Luke 12:16-21; James 5:1-4; Luke 16:19-31), nowhere does the Bible speak of money, property, wealth as inherently evil. But rather God is said to give men "power to get wealth." (Deuteronomy 8:18). See also Proverbs 10:15; Matthew 25:14. Money is not the root of all evil. Paul says, "The love of money is the root of all kinds of evil." (1 Timothy 6:10 R.V.). Again and again the Bible points out the perils of money (Mark 10:23; Luke 6:24; Matthew 6:19). But money is not itself an evil. It is God's gift. Andrew Murray, in his book on "Money," says "Money, the cause of so much temptation and sin and sorrow and eternal loss; money, as it is received and administered and distributed at the feet of Jesus, the Lord of the Treasury, becomes one of God's choicest channels of grace to myself and to others." Money, a sacrament, is exactly what God intended it to be. All creation was to reveal and minister God to men. (Psalms 19:1-4) Things, possessions were intended to be channels of grace—God's ways of living with and in men.

Money often is spoken of disparagingly, as something sordid and debased, as a sort of necessary evil, as filthy lucre; but it is a good when it becomes what God intended it to be. Money may become a blinder to hide spiritual beauty from man's eyes; but properly used, it may be a window through which we may catch a glimpse of God. "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough

to receive it." (Malachi 3:10). What are you letting your money do for you? Is it blinding you, or is it opening up new fields for your spiritual growth?

The heading of this study is "The Miracle of Money." How is money a miracle?

**A. It is a miracle in that it is not merely material. Money is more than metal. It is vital, living, human.** Money is just so much coined manhood, so much of stored-up human effort. Dr. A. F. Schauffler says, "Money is myself. I am a laboring man, we will say, and can handle a pickaxe, and I hire myself out for a week at \$2.00 a day. At the close of the week I get \$12.00 and I put it in my pocket. What is that \$12.00? It is a week's worth of my muscle put into greenbacks and pocketed; that is, I have got a week's worth of myself in my pocket. Or, I am a clerk and I hire myself out, being an intelligent and capable clerk, at \$20.00 a week. Saturday comes and I get my pay, and, when I put that in my pocket, I pocket a week's worth of myself as clerk. Or I am a merchant, and I have larger affairs; I have the handling of many clerks and require a higher brain power than that of the ordinary man. At the end of the week I strike my balance sheet and find I am to the good \$1,000. That is a week's worth of the merchant, a higher grade of intelligence. But my name is Edison, and I toil with a brain of extraordinary power, and I complete an invention, and at the end of the week I sell the invention for \$50,000 and pocket the check. That is a week's worth of the highest inventive brain that there is. But it is all the same, anyway. The muscle man, the mind man, the genius, when he gets his money, is really getting the result of his own labor in the shape of cash." Money is a paper or a metal symbol of so much energy, so much activity, so much inventiveness or strength.

If your money represents yourself, do you administer it so as to show your respect for yourself or do you waste yourself, in your money on unimportant objects?

**B. Money is a miracle because it is stored power.** It is a reservoir of our vital energy which can set at work doing anything we please. We may go into all the world and preach the gospel while we carry on, in the place where we are, the everyday work which God has given us to do. We can by our money talk in the languages or dialect of every people in every place and tell the men the old, old story of Jesus and His love, for with our gifts we stand with, yea in, the missionaries as they are each day preaching in all places. We can in His name, by our money, heal the sick; give sight to the blind, care for the fatherless, teach the untaught and feed the hungry. When we fully realize that our money is ourselves and that where our money is there we are, then our giving becomes an "open sesame" to a glorious ministry. And though our hands have never been trained in the art of surgery, by our money we may ourselves in a very real sense operate in all of the mission hospitals and dispensaries in the foreign and the home fields.

We can by our money become the school teachers of myriads of children in all lands who are seeking to learn in order that they may read the Bible and know what God is saying to them, in the mission schools, on the foreign fields, in the day school for the negroes in the south, and in the Mission Sunday schools organized by the Sunday school missionaries as they go hither and yon to find the lambs of the flock who are without the care of the Good Shepherd. No matter if we ourselves are untaught, our money creates us teachers of men, for by money we may transmute our daily toil, our commonplace routine work, the devoted duty-

doing, day by day, into teaching service for God in every place whither the Church of Christ goes by your gift to minister in the Master's name.

That is why you young people must take pains to understand clearly the meaning of money and your stewardship, and what your money will do. For you will not want to grow rich in selfishly acquired and selfishly saved and selfishly spent material wealth, but rich in the vaster satisfactions of the royal partnership with God, as His steward, investing yourself by your love, your prayer and your giving in world projects offering eternal dividends.

It is most difficult for us to realize how much our money can do. Fifteen young people earning an average wage, if they would tithe, could support a foreign missionary at \$1,500 a year.

Any young man earning thirty dollars a week with a tenth of his salary could take a hundred dollar share in a Sunday school missionary's salary and still have fifty dollars to give away in other directions.

Investing a hundred dollars in a scholarship for a candidate for the ministry would mean that you have put a hundred dollars worth of yourself into the preaching and labors of that man for all the years of his ministry.

Our stewardship is the measure of the genuineness of our desire to give ourselves to Christ. For we cannot really give ourselves to Christ apart from our money which literally is ourselves. "The young clerk who has \$20.00 as the result of his week's wages, if he is wise, says: 'I have got a week's worth of myself in my pocket; how shall I loose it?' One young man, being rather of an intellectual type of mind, goes up to the Young Men's Christian Association, buys a season ticket and looses that much of himself into the educa-

tional courses of the Association; that is, he is pouring his power back into his brain. That is good. Another young man has a mother up in the country, who has toiled for him while he was a boy, and she is now a widow and poor. Saturday night he writes to her and says: 'I remember how you toiled and sacrificed for me when I was a boy. Enclosed you will find a ten-dollar bill. Please use it for some extra comforts for yourself.' He is pouring a half-week's worth of himself back into his mother's lap. Blessed be that boy who thus looses himself in his old home while he is toiling in New York, Chicago, Montreal, or New Orleans. Another young man hears of the tremendous reduction in foreign missionary work, by reason of the decreased liberality of the church at home, and he hears of some teacher in India or colporteur in China who can be kept up in his work by a moderate gift. He makes up his mind that he would like to loose a week's worth of himself in China. He will never go to China, but by this use of money he can transplant a week's or a year's worth of himself to China and loose it there for the Kingdom of God. So he sends his money to the Missionary Board."

**C. Money is a miracle in the third place because money talks about those who possess it.** Not only can money go to every land and talk in a hundred dialects, telling the story of God's love in Christ. But more startling still, your money talks about you. "Money reveals men. Money talks; it expresses what its possessors actually are. The ordinary speech of men betrays their crass materialism. As you travel in a railway train, keep your ears open and you can soon catch a vocabulary in which the words most commonly recurring are these: "dollars," "share," "acres," "crops," "houses," "automobile," and the like. With metallic

click these words ring from the tongue and jar upon the ears like cash-registers, recording the thought, the true tendencies, of your fellow travelers, as they make the journey of life from the station of birth onward to the final terminal. Yes, money talks, and while it is true that it is not on speaking terms with every one, and to many it may only say 'good-by,' yet it speaks a various language which reveals the true inwardness of men."

Money is as garrulous as the most gossipy neighbor. Like a megaphone, it publishes to the world your mercy or your miserliness, your righteousness or your injustice, your Christ-likeness or your covetousness. It permits him who runs to read your preferences: whether in morals or in dress, in religion or in real estate. A few years ago the Toronto Star printed the following editorial. "Yesterday he wore a rose on the lapel of his coat, but when the plate was passed today he gave a nickle to the Lord. He had several bills in his pocket and sundry change, perhaps a dollars worth, but he hunted about, and finding this poor little nickle, he laid it on the plate to aid the Church militant in its fight against the world, the flesh, and the devil. His silk hat was beneath the seat, and his gloves and cane were beside it, and the nickle was on the plate—a whole nickle. On Saturday afternoon he met a friend, and together they had some refreshments. The cash register stamped seventy-five cents on the slip the boy presented to him. Peeling off a bill he handed it to the lad, and gave him a nickle tip when he brought back the change. A nickle for the Lord and a nickle for the waiter! And the man had his shoes polished on Saturday afternoon and handed out a dime without a murmur. He had a shave and paid twenty-five cents with equal alacrity. He took a box of candies home to his wife, and paid one dollar and a quarter for



them, and the box was tied with a dainty bit of ribbon. Yes, and he also gave a nickel to the Lord.

“Who is this Lord? Who is He? Why, the man worships Him as Creator of the universe, the one who put the stars in order, and by whose immutable decree the heavens stand. Yea, he does, and he dropped a nickel in to support the Church militant. And what is the Church militant? The Church militant is the Church that represents upon earth the triumphant Church of the great God. And the man knew that he was but an atom in space, and the Almighty was without limitations. And the Lord being gracious, and slow to anger, did not slay the man for the meanness of his offering, but gives him this day his daily bread.”

What is your money saying about you? Does it proclaim you as generous or stingy? Does your money say you are kind-hearted or self-seeking? Money talks! Your money is telling out loud whether you are a lover of gold or servant of God, a faithful steward or an embezzler of funds. What is your money saying about you?

Many people's prayers are never heard in heaven because their money talks so loud. Many people cry “Lord! Lord!” but their money talks and Christ does not heed their cry. When Jesus called Zaccheus to come down from the tree, Zaccheus' money began to talk (Luke 19:2-9). It was when Zaccheus' money talked that Jesus said unto him “Today is salvation come to this house.” The way some people's money talks keeps salvation from their house. Money talked about three rich men in the gospels. One was a fool who bartered his soul for barns and acres. One was hard of heart and blind, and saw neither God nor his beggar brother at the door. The third was a coward, who lacked the courage to leave his wealth and choose

the higher good. (Luke 12:13-21; Luke 16:19-31; Matthew 19:16-26).

A man may bestow all his goods to feed the poor, but if he has no love it profiteth him nothing. Even when you are generous your money talks about motives. It says love of man or love of display. (I Corinthians 13:3-5).

**D. Money is a miracle because money may be the cross on which we are to die.** "If any man will come after me let him deny himself and take up his cross and follow me." (Matthew 16:24) Jesus is asking for a real dying here but not necessarily a physical dying. He is asking for a spiritual act. He wants a certain attitude of mind and heart. He is not interested in any mere dying on a physical cross. He wants men to die on the cross of their motives and purposes.

How can we modern disciples comply with this demand of Christ? How can we deny ourselves and take up the cross? We can take our money which is ourselves and make it the cross of self-sacrificing service on which to die to self-profit, self-ease and self-pride. When our money is distributed, it is we ourselves who are scattered abroad. We may die in our money. Jesus said "For where your treasure is there will your heart be also." (Matthew 6:21). Our money is our heart and to die upon the cross by our money is dying to self and living unto a great ministry. Giving some portion of our money is not enough, it is the consecrating of our whole income to God alone which makes our money our cross on which we die to false ideas about ownership. This is the secret of Christ's word, "He that loseth his life for my sake and the gospel's shall find it." We give our money (which is ourselves), not a little part but all, for the Christ enterprise, in the

spirit and love of Christ and we find the fullness, the joy, the glory of his life of sacrifice and service.

**E. This brings us to the fifth miracle about money. Money can be Christianized.** Increasing numbers of people are accomplishing this difficult task. Christian principles must be applied in the making of money (see Study V) and in the spending, saving, and investing of money as well as in the giving of money. The wrong attitude toward money in its making as well as in its use must be changed to the Christian attitude. Men must be taught to think straight in their money matters. Money can be made a great Christianizing agency not only in the missionary it supports but in the life of the person making it and disbursing it in accord with Christian ideals. One of the greatest obstacles standing in the way of Christianizing the world is the wrong attitude toward money on the part of Christian people. Christianize the Christians' money and it will prove to be a potent factor in winning the world to Christ in our day.

**F. Money is a miracle because it increases when you give it away.** There is a divine law in connection with our giving. Christ with a few loaves and fishes feeds thousands. When the woman of Zarephath responded to the request of Elijah, her scanty store became a bountiful sufficiency. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth

forever. Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness:) Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God. For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God; while by the experiment of this ministration they glorify God for your professed subjection unto the gospel of Christ, and for your liberal distribution unto them, and unto all men; And by their prayer for you, which long after you for the exceeding grace of God in you. Thanks be unto God for his unspeakable gift." (2 Corinthians 9:6-16. See also Proverbs 11:24-26; 22:9; Galatians 6:7-10).

Perhaps you have never thought of the miracle of money before. Money to you has been more or less a prosaic thing fraught with much danger and not to be thought about very much if you were to be spiritually minded, but when you think of money in this larger way; when you see its romance; when you recognize that in every truth your money is your own life, you, yourself; when you realize how powerful it is—the veritable miracles it can do; when you hear money talk; when you are told the stories of those who have made their money grow many fold in the service of Christ, do you not wish to use yours differently?

Many of you readers without doubt are saying by this time "I want to live as a Christian steward. I must handle this money of mine—this holy thing—with the thoughtful care of a faithful steward." If you are to live as a steward many of you will want to spend your money very differently. You will not be willing to put so much of your life into certain things as you have in the past. You will want to give your

money very differently. You will give with more love and good will because now you know that all you give is you, your very self, in the form of money. Giving is putting yourself into the object for which the money is offered. The scripture rules for giving are:—

**Unostentatiously—Matt. 7:3**

“And why beholdest thou the mote that is in thy brother’s eye, but considerest not the beam that is in thine own eye?”

**Cheerfully—2 Cor. 9:7**

“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.”

**Liberally—Prov. 11:25**

“The liberal soul shall be made fat: and he that watereth shall be watered also himself.”

**Systematically—1 Cor. 16:2**

“Upon the first day of the week let every one of you lay by him in store.”

**Proportionately—1 Cor. 16:2**

“Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.”

**Sacrificially—2 Sam. 24:24**

“And the King said unto Araunah, Nay; but I will surely buy it of thee at a price; neither will I offer burnt offerings unto the Lord my God of that which doth cost me nothing. So David bought the threshing floor and the oxen for fifty shekels of silver.”

The practice of stewardship in your money should help you to the practice of the stewardship of your whole life.

This long study on money must not leave the impression that after all money is the all of stewardship

or even the most important phase of it. The author has endeavored to avoid the danger of being understood to teach that the stewardship of money is all there is to stewardship. Constantly in these studies effort has been made to deepen the realization that all life is a stewardship.

We are stewards of our time, our prayer life, our artistic talent, our literary ability, our personality. All things we are as well as all things we possess are a trust, to be used not merely for ourselves as if they were our own but for others as God may direct. It is not desired that this study on money should obscure in the least degree the full stewardship of life in all its elements. And just as we think of money as ourselves, something into which we have put a certain part of our time, our strength, our skill, our talent, our special gifts, so we ought to think of our work, be it business or law or medicine or art or literary work, as just so much of ourselves. The things we produce in our work are ourselves, fabricated in various forms. And just as we set apart a definite portion of our money as a reminder and pledge of our acceptance of God's ownership of all our money, so too we have set aside for special kingdom service in the church and elsewhere, a separated portion of our lives in all these various elements—our time, our special skill, our particular capacity—to remind us of God's entire ownership of us, in every single phase of our lives.

Some of you may be saying "I understand that my stewardship covers all I am as well as what I possess. I realize now that money is not the whole of stewardship nor even the most important phase of it. I intend to be an honest and faithful steward of my time and talents and personal influence but somehow I feel I can begin most tangibly with my money. I want to

know 'How can I begin to practice stewardship in my money matters?'" The answer to these questions of yours is a very simple one. Acknowledge your stewardship by at once setting aside for giving, some definite proportion of your net income (it should not be generally less than one tenth). You will then spend or save the rest remembering that God owns it as well as the separated portion. (See again study II)

A revival of Stewardship practice as we have discussed it will lift the church to new levels of spiritual life and power. "Stewardship recognizes the great gulf that exists between the benevolent paganism which calls itself Christian liberality and the spirit of Christian stewardship which recognizes God as Owner of all. The former gives God a bit of loose change now and again! The latter regards every Christian as a steward administering the affairs of his supreme Partner for the benefit of those for whom he is responsible, for the benefit of the church and for the needs of humanity." The next great step for the church in girding itself for more adequate world service is the recognition and practice of that view of life we call "stewardship"—making every activity and resource serve in the carrying out of a Christian program of world salvation, not only providing adequate quotas of men and money, but conducting the whole enterprise of life—business, education, art—not on a selfish, competitive basis, but on the stewardship basis of responsibility to God and service to man.

To summarize this study may we say again our money is not "filthy lucre" if we recognize what it is and what it will do. Our money is ourselves. It is our very life, our daily work, our time and strength and skill, our very life blood minted into coin. When we hold our money in our hands we are holding so many

minutes and hours and days of our life, just so much of our vital force as has been expended in its acquisition, so much of our toil and time. When we give we are literally giving our life for our fellowmen, to help to heal and to save them. Giving is in reality the laying down our lives for the brethren—losing our lives for Christ's sake that we may find them in a larger fellowship with God and in the fuller joy of our Partnership with Christ in the world's redemption. As we thus realize that our money giving is self giving, our stewardship merges into a glorious partnership not only only with Christ but also with all those who in any way are at work forwarding the Kingdom.

Are you now prepared to accept the principles of stewardship and sign the pledge enrolling you in the Fellowship of Stewardship? The principles are:—

**I Believe**

That God is owner of all.

That I am his steward and must account for all that I have.

That God requires me to give a definite proportion of my income for his service, in acknowledgment of his ownership and of my stewardship.

That I should use all the rest—what I spend and what I save—in ways that are pleasing to God.

Have you enrolled ?

Will you begin by setting apart a Separated Portion and so witness the fact that you recognize God's ownership of all you are and possess?

Will you sign this statement :

**“IN LOVING LOYALTY TO MY LORD, I WILL SET APART AT LEAST A TENTH OF MY NET INCOME TO GIVE FOR HIS SERVICE.”**

Signed.....



The slogan used by the Y. M. C. A. in National Thrift Week last year provides a final word that we all should think about: **“Master Money Matters or They Will Master You.”**

Shall we, as its master, use our money to do the miraculous for ourselves and for Christ or will we let our money master us and make us selfish, miserly, covetous, grasping and forgetful of God?

Stewardship alone can save you from your money.

### QUESTIONS ON STUDY IV THE MIRACLE OF MONEY

1. Do you think that money is the most talked-of topic in the Bible? Why do you suppose all this emphasis is laid upon money? What is the spiritual purpose working in material things?
2. What vices grow out of an abuse of money? Quote Bible texts dealing with the dangers of wealth.
3. Name and illustrate five ways in which money, properly used, is a miracle.
4. The old adage runs, “Money talks.” Tell some of the things money may say about us.
5. “Money can be Christianized.” What does this mean? Are you Christianizing your money?
6. What difference does this Stewardship view of money make to you in the handling of your money?
7. What are the scripture rules for the giving of money? Memorize texts.
8. Since Stewardship covers all phases of human life, why should we make money the basis for our discussion on Stewardship?

“Money makes the man while the man  
is making the money.”

David McConaughy

## STUDY V

### BUSINESS FOR PROFITS OR BUSINESS FOR SERVICE



IN the first four studies, we have considered stewardship from the angle of our possessions—the things we have already acquired. We have been answering the question, “How must the Christian steward use the things he has?” We have more particularly stressed our stewardship of giving. We did this not because we deemed this the most important fact about stewardship but because we wanted to tie up your decision about stewardship to the very concrete facts of money.

In this study (Study V) we shall present the teaching of the Bible concerning the acquisition of wealth. What has stewardship to say about the spirit, motive and objectives of acquisition? The principles of Christian stewardship in relation to acquisition apply not only to the getting of money but to the acquiring of an education, the development of an artistic talent, the securing of leisure, the gaining of a position of privilege and influence, the making of a personality, in other words to the acquisition of everything we own. The spirit and motive and method and purpose in acquiring these possessions must be kept Christian and social just as much as must money making. It will be well to illustrate by an example or two how stewardship bears

on these other phases of life. For example, the acquisition of an education may be a very selfish process with a most unsocial goal in view. To become intellectually developed with no ambition to use one's education for the enrichment of the life of the race, to keep acquiring knowledge and refusing to use it to do good, is as despicable as the miserly hoarding of money. There is an intolerable arrogance of an intellectual snobbery which can have no place in the life of a Christian steward.

In the same way, stewardship obligations accompany the acquisition of artistic and musical skill. The talent originally came from God. It is under his blessing that its development takes place. Shall it be with humble and thankful spirit that we recognize that this God-imparted gift is not ours to exploit for selfish gains or our own pleasure? God intended that as good stewards we should administer this talent for the blessing and enrichment of all mankind. Musicians may take pay, but theirs is not the spirit of Christian stewardship if they perform merely for money and forget that the gift's from God for all mankind. The artist, the teacher, the physician, the lawyer, and the business man must face their work not with the purpose to see how much can be gotten out of it for themselves but to see how much service may be offered to humanity. They must work in the spirit of one teacher who faces his work and says, "My university pays me for doing what I would gladly pay for the privilege of doing if I could only afford it." The stewardship attitude is the attitude of Eliot's Stradivari when he conceived his task of making violins not as a money-making opportunity but as a partnership with God, who he says

....“Could not make  
Antonio Stradivari’s violins  
Without Antonio....”

The student will wish to add other illustrations showing how all acquisition, no matter in what sphere, must be directed by stewardship ideals. Expand this thought in connection with the lawyer, the doctor, the teacher, the scientist.

In order to discuss the Bible teachings on the **stewardship of acquiring**, we shall as heretofore discuss it and make our applications in relation to money, though as we have all along pointed out it is to be remembered that this is only one sphere in which these principles should prevail.

Stewardship is often discussed as if it began **after** a man had acquired something. When he has made money and is ready to use it then he must manage its use according to stewardship principles.

But the Bible begins at the beginning in its teachings about stewardship—It has something to say about **how** and the **why** of **money making** as well as its **giving** and **saving**.

Giving is not the first thing in stewardship but the last. It is in connection with the acquisition of property, with the making of money, that the application of stewardship begins. Those whose income of wages or profits is small are just as responsible as Christian stewards, as those who have great wealth, both in the use of what they possess and in its acquisition. Men acquire wealth by God’s help. It is God who gives us the power to get wealth (Deuteronomy 8:18). The farmer may plow the field and sow the seed but how impossible for him to reap without the sun and the rain. Paul may plant, Apollos may water, but God

giveth the increase. (1 Cor. 3:6) Who provides the miner, the lumberman, the steel factory, the cotton mills with their raw materials? Men cannot acquire or hold anything except by the will of God.

The steward is responsible for all faculties God has endowed him with. God gives us various talents, the talent of teaching, literary and artistic talent, the talent for friendship, and it is God who gives the talent for finances. Every talent constitutes a stewardship to which every principle which we shall develop in connection with this study of the Bible teaching concerning the acquiring of money shall be applied. To neglect to use this money-making endowment or to use it for self alone, is to be condemned. The servant who hid the pound in a napkin was condemned because he did not make any return to his master. (Luke 19:13-26) We are responsible to God for what he bestows upon us. We must use every gift of God for the blessing of man. The gift of money-making must be used with all diligence. "It is the duty of some men to make a great deal of money. God has given to them the money-making talent, and it is as wrong to bury that talent as to bury the talent for preaching. Whatever their occupation, Christians have but one business in the world, viz., the extending of Christ's kingdom: and merchant, mechanic, baker, musician, artist, teacher, lawyer and doctor are under exactly the same obligations to be wholly consecrated to that work as is the missionary." (Josiah Strong).

God takes account of the spirit and method of acquisition. He said to the rich whose riches were obtained unjustly, "Your gold and your silver are rusted and their rust shall be testimony against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the

labourers who have reaped down your fields which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of Sabaoth.” (James 5:5) Read also Isiaah 3:14-15; Ezekiel 22:29; Amos 2:6. The giving of money is clearly a stewardship but the making of money is still more clearly a stewardship.

A second thing taught in the Bible concerning stewardship in relation to the getting of wealth is that Christian men in their business relations should count themselves to be partners with God. God does not always call men to give up business in order that they may serve him but he calls many men to serve him in their business and by their business as Christian stewards. Jesus said, “I pray not that thou shouldest take them out of the world.” (John 17:15) “As thou hast sent me into the world even so have I also sent them into the world.” (John 17:18) It is out in the world—the workaday world—that the disciples of Christ are to bring the kingdom in by each one, artist, farmer, teacher, merchant doing in every place his own work whatever that may be,—in the spirit of Christian stewardship—as a partnership with God.

Christ is to subdue all things, even the selfishness, the desperate competition and every other ill of the industrial business world. “Let each man wherein he was called therein abide with God.” (I Cor. 7:24). No Christian man can say, “When I am more free from the pressure of business I mean to give more time to the service of God. Then I will have more time for Christian work.” The Christian steward must say with his Lord, “My meat is to do the will of Him that sent me and to finish his work,” (John 4:34), in faithfully performing my stewardship in my own business, or my own job. He will not look upon his daily work or

business as an interlude between times of Christian service when he may chance be praying or doing definite religious work. He will count his business a stewardship. The saying of William Carey, "My business is to preach the gospel and I cobble shoes to pay expenses," expresses a praise-worthy spirit of devotion but it does not altogether express the full richness of the New Testament conception of life. The cobbler who is a Christian steward will rather say, "I must preach Christ and I will do so in every way I can, using as much of my money as I can but especially shall my work of cobbling shoes preach him." We must Christianize our vocation. In all things, in business, in trade, in the workshop, in the concert hall, in the studio, in the library, in our school work, in the kitchen, or the playground we must definitely give Christ the preeminence. (Colossians 1 18). These stewardship principles in business and in all work must not be merely a pious ideal, they must be actually, rigidly applied. (I Cor. 10:31)

**A third Bible teaching on this matter of the stewardship of acquiring wealth is that business and every other form of service must be counted a holy calling.** The miner, the doctor, the lumber jack, the teacher, the railroad man, the editor, the poet, the musician, all these must be esteemed the servants of the most High God. In the past we have thought of the minister and missionary as having the only real chance to be stewards. But why should not business and teaching and medicine and law and art be counted as divine callings as well ?

The Christian steward conceives his work as a holy calling. "A Christian man's place of business ought to be as sacred to him as any place of prayer. It ought to be a place of prayer. His business ought to be to him

as really a divine calling, as is the work of the Christian minister or missionary to the men who are ordained for those spheres of service. No man's life is going to count for much for the good of the world that is not possessed by a sense of a divine calling and mission. We have made a great mistake when we have divided our life and called this part secular and that religious. It is all religious. We are always stewards."

Because we are using the acquisition of money as the basis of our consideration of stewardship, we especially stress the fact of the divinity of trade and commerce and manufactures. Are not trade and manufacturing great ministering agencies? How could the world be clothed and fed in this time of complex living unless men produced and made available the supplies needed for this purpose? Is not feeding the hungry and clothing the naked a Christian service? But you say men in business do it for profit, they make money on the hunger and need of people. The answer is, business when it is a stewardship will not be motivated by the profit stimulus, it will be counted a service for God and man. Profits may still come in, for stewardship does not abolish profits **but the profit motive**. Stewardship not only requires that all money and wealth be acquired honestly and justly, it requires vastly more than these, as important as these are. Stewardship in making money requires:

(1) That a Christian steward should never plan to get rich for himself, merely in order that he may have abundance. He must make money in order to build the kingdom. (I Timothy 6:9-12).

(2) That a Christian steward should never seek the possession of money in order to live at ease or in luxury or to make it unnecessary for his children to work. The true objective in life is not ease but en-



larged self giving. (Mark 13:34; Luke 16:19 seq.)

(3) That the Christian Steward shall have as his first concern—service, whether he be a worker on salary or an owner of a business. His work can never be for profit or a wage primarily. It must be to serve. (Luke 12:16 seq.; Luke 16:13; Luke 12:15).

(4) That the Christian steward should not acquire wealth by the degradation of manhood or womanhood. Money made on the blood of the workers can never be possessed by Christian stewards. "He that oppreseth the poor reproacheth his Maker." (Proverbs 14:31) See also Proverbs 21:13; Ecclesiastes 5:8-16; Jeremiah 22:13-17.

In the fourth place the Bible makes it plain that trade and industry must become a stewardship before the world can be redeemed. Until God becomes a very real and controlling Partner in the affairs of business and industry, how can life come under the sway of Jesus Christ? Think of how much of the time of a man is consumed in business and trade activities. How can we hope to build a Christian social order without putting God into business? Think of how many of the sins of men are connected with the making of money. Name some of the social sins growing out of the love of money. Christian men must set themselves the task of bringing Christ into all business and how desperately God is needed in this area of man's life. "It is well that men of business give of their profits to God. It is splendid to hear of a man who definitely sets himself to make money for God. But there is a still higher ideal and that is so to organize and conduct industry that it shall express the righteousness of God and the brotherhood of man.

In an article in "The Century," one of its editors said, "I could name twenty leaders of American busi-

ness and industry who at this moment hold it within their power to determine the course of industrial relations in their country for the next twenty-five years. Twenty men who could change selfish competition into large-visioned cooperation, twenty men who might bring democracy and justice into industry." If this be true, what would occur if every Christian in business and in trade definitely counted his business skill and his business influence and his business position as a Christian stewardship to be administered, not as a means of making money but as God-bestowed talents to be used in turning the whole world of business and industry in all their phases into a great service for humanity. That would be Christian service more far-reaching in its significance than any work of minister or missionary and many times more potent for the bringing in of the Kingdom than gifts of countless millions.

Do you think the following text can rightfully be used as enjoining this kind of Christian stewardship in business? "Study to show thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth." (2 Timothy 2:15) Does "rightly dividing the word" mean only "preaching" the word in conformity with traditional truth? May "rightly dividing the word" be interpreted to mean "rightly applying the word" to every day life? Can the "word of truth" be "rightly divided" if it is not practiced in business and industry? (See 2 Corinthians 3:2, 3; 2 Thessalonians 2:8-14) The major part of our money stewardship must be discharged in establishing the Christian ideal in our business enterprises. The proper using of money is a very real and vital part of our stewardship but only a small fraction of our total stewardship. It is not so much as a giver but as a business man that your acceptance and practice of the stew-

ardship principles are to count most for the Kingdom of God. The managing of your business is to have the most influential results for the Kingdom of God. "The call of the hour is to the business men to serve God in their business and by their business. God needs men who will be faithful stewards of the manifold grace of God by being faithful stewards for him in the acquisition of wealth. Especially to the young man and young woman does this call come. It is far easier to adjust one's business career to the great business of the Kingdom of God when life's duties and responsibilities are being assumed, and life's activities are being entered upon than at any time afterwards." (Cook—Stewardship and Missions) The radical changes which must be wrought in the industrial and business worlds, so that they shall express more adequately the spirit and mind of Christ, will be made not by the old men but by the young men and young women. They are life's dreamers and idealists. (See Joel 2:28, 29).

The skill and talent in trade and work possessed by Christian stewards, the main use of which is to be in the field of industry and trade, has however, a very heavy responsibility for the proper conduct of the church and other Kingdom enterprises. Christian stewards must not be so absorbed in business as to have no definite periods of time and segments of strength and skill for use in the more direct work of the Kingdom of God. Here again in recognition of God's claims to all we are under obligation to set aside a separated portion of our life in every phase as definitely God's and to be employed as He may appoint.

A slogan was used in one of the missionary movements which condenses into a memorizable form, the call for Christian stewardship in the business world. The sentence was "Rearrange your life activities in the

light of the great commission." "When men see that they may work in behalf of the Kingdom by the way they run their factories, make laws, edit newspapers, pay wages, mine coal, plow fields, a great change will come over the life and thought of the world. The mechanic may be as necessary to the coming of the Kingdom of God as the preacher; and the merchant may yet play as important a part as the missionary." (S. Z. Batten) And the needed resources of time and personality and directing intelligence, as well as money for the work of the church and the other great interests of the Kingdom, will be forthcoming because men recognizing their stewardship of all life will acknowledge it by setting aside the separated portions from all God's gifts to them. Nothing that has been said must be deemed to mean that God does not call some into full time service as ministers and missionaries. We must each one ask "Lord what will thou have me to do?" If He calls to full time work we must say, "Lord, Here am I, send me!" If God calls to full time work nothing else will suffice though we carry on business on ever so Christian a scale. But on the other hand if God trusts us out into the fields of business which are white to the harvest, we must count that a call to a holy service just as much as if we were called to full time service in the church.

The fifth teaching of the Bible concerning the stewardship of acquisition is that every Christian must be a producer of values. He must be a worker. Jesus said, "My Father worketh hitherto and I work." (John 5:17) See also John 17:4; 1 Thessalonians 4:11, 12; Revelation 22:10-12). Paul said, "If any would not work, neither should he eat." (2 Thessalonians 3:10) In Genesis we are admonished to eat our bread in the sweat of our brow and in Exodus we are commanded

to labor six days of the week. Dr. Rauschenbusch says, "When a man gets outside the common work of mankind he gets outside the Kingdom of God." The Christian steward will put his maximum energy into his job, whatever it may be, so long as it is genuine work, producing needed values for the use of mankind. No duty in all the realm of daily toil is too humble to be done without a sense of serving God. "Whether therefore we eat or drink or whatsoever we do, we are to do all to the glory of God." (1 Cor. 10:31.) This means that the Christian steward can be engaged in only such business enterprises as do mankind a service and not a disservice. He cannot make money in a concern which is producing and selling things which are harmful to society. He will count himself a Partner with God in providing for the needs of mankind. This spirit of stewardship will close many of the "middleman occupations" to the Christian steward on the ground that they are non-value-producing activities. Discuss various forms of work and business which might be questioned from the standpoint of Christian stewardship.

[What do you think should be the Christian stewards attitude in the matter of the production and sale of nonessentials and luxuries, while the very necessities of life are still insufficient to meet the needs of humanity? (This requires that a discrimination be made as to what constitutes a luxury as contrasted with a necessity). The following definitions are given in "Money, the Acid Test." Consult your dictionaries also.

A necessity is something indispensable to well being.

A convenience is something that though not essential makes living easier.

A comfort is something that brings satisfaction without extraordinary expense.

A luxury is something that affords self-gratification in an unusual and costly manner.

Consider the cases of different individuals in the matter of travel.

A—whose time is ample and his labor cheap—walks.

B—having less time and more profitable labor—takes a trolley car.

C—being in great demand, hires a taxicab.

D—hard pressed for time, keeps his own automobile.

Could it be called a waste for D to ride in a trolley car; for C to expend his time and strength in walking?

Define a luxury in your own case.

What should be the Christian steward's attitude in the matter of holding the stock or sharing in the profits of a concern which is not operated on a Christian basis in reference to sanitary environment, just wages and fair hours of labor?

Dr. Sneath of Yale recently enunciated the following as some of the fundamental economic virtues. Can you name any others which the Christian steward should exhibit?

1. One of the most basic economic virtues is **honesty**. The old saying, "Honesty is the best policy," cannot be disputed from the economic point of view, business could not flourish long on a basis of dishonesty. The dishonest employer or employee may survive awhile, but his day is brief. In all human relations, honesty is one of the obligations that our moral nature imposes upon us, because it makes for the highest good of man. (See Romans 12:17; 13:13; 2 Corinthians 8:21; Hebrews 13:18). Good stewardship demands honesty in labor as well as in business dealing. Every man must give value for value in every re-

lation of life. Taking wages for poor work or for "soldiering" is dishonest.

2. **Fidelity** is another economic virtue. The employer should be faithful to his full stewardship including his responsibility to his employees. The workman should be faithful in his work. He should make the best use of his time, the best use of his ability and the best use of his opportunities. An employee should be genuinely devoted to his employer's interests but more particularly to his own ideals and self-respect. Fidelity is both an economic and a moral obligation—no matter how humble or how exalted the task—and its practice carries with it the satisfaction of a good conscience. This is doubtless, the lesson of Jesus' story of "The Talents." The story teaches a lesson in fidelity—a faithful use of the measure of one's ability and the consequences. "A faithful man shall abound in blessings." (Proverbs 28:20) See also Titus 2:10.

3. **Efficiency.** One can hardly stress too much the importance of this virtue in the economic world. Here again we meet with an old adage that is eminently true: "What is worth doing is worth doing well." Every one, whether he be in business for himself directing the destinies of others, or in the employ of another, should familiarize himself with the best methods of doing his work and then try to put them into practice for the good of all alike. The Christian steward will count his efficiency as a trust to use not only to increase his own wealth, but to improve the working conditions and increase wage returns for his workmen. (See 1 Corinthians 9:19-27; 2 Corinthians 5:9, 10; 1 Corinthians 3:9, 10). The use of time and strength in doing inferior work, producing an imperfect or shoddy product, is a cardinal sin. Efficiency in one's work is a prime requirement of Christian stewardship.

4. **Economy.** This, too, is a virtue of prime importance in the work of the world. The corresponding vice is waste. Promptness, regularity, system, make for productivity. Their opposites lessen it. In industry there should be thrifty management for the common weal. Extravagance is often the cause of envy and bitterness on the part of the poor and is a sign that the spirit of Christ has not yet prevailed in the thinking of some to whom much has been given and from whom much will be required. (See Luke 15:11-32; John 6:12).

5. **Ambition** is an important economic virtue. A man's work should not be regarded as a "grind." His work should be his pleasure and inspiration. He should be ambitious not only to do well but to excel. It is for his own interests that he should be spurred on by ambition. One should not be content to rest in present attainment. Like Paul in the spiritual sphere, so in the economic realm he should "stretch forward to the things that are before." (Philippians 3:13).

6. **Patience and Perseverance.** These closely allied virtues belong to the economic as well as to the other spheres of human activity. They are very necessary virtues. In all work there are discouraging circumstances. Many difficulties arise; progress is often slow; there are many failures; promotions are always tardy; merit does not always receive full recognition, etc. These things tend to impatience and discouragement. Such circumstances are a test of character. They call for patience and perseverance. Results in both the economic and spiritual worlds demand their exercise. "Behold the husbandman waiteth for the precious fruits of the earth, being patient over it, until it receives the early and latter rain. Be ye also patient." (James 5:7) The same is true of perseverance. In the economic



and more strictly spiritual worlds the injunction applies: "And let us not be weary in well doing; for in due season we shall reap, if we faint not."—Galatians 6:9.

7. **Justice.** Virtues more or less overlap. This is the case with the virtues to which attention has already been called. This is true also of justice. In many respects it is fundamental and inclusive. To be just is to be honest, faithful, economical, patient, persevering, etc. Justice is used here as not only including these obligations, but also as including all that is involved in the so-called "rights" of man. (Luke 6:31; Matthew 22:34-40; Matthew 18:2-16). The Christian steward will refuse to claim for himself any thing he is unwilling to grant to others. There can be no contemptuous treatment of our fellow men, nothing of unfair taking advantage of another's weakness, need, ignorance or extremity on the part of a Christian steward.

The Christian law of all social relations, including the economic, is "Thou shalt love thy neighbor as thyself." Applied to industry, it is mutually obligatory upon those who employ and upon those who are employed. How far do you feel that you have been practicing these stewardship ideals in your work and business?

Without question the urgent need of the hour is the acceptance and practice of stewardship in the making of money. If we could enlist the rank and file of professing Christians in the practice of Stewardship in their work and business, we would be far on the way to the establishment of the Kingdom of God on earth. If Christian men and women with utter devotion to Christ undertake with diligence and goodwill in the spirit of service and not for selfish gain the production of the things needed to give

comfort, full life and satisfaction to the whole race, it would change the whole spirit of life. Especially should young people study how to bring into industry and trade, into the professions and into art and science and into every sort of work these ideals of our Christian stewardship. It is needful, if these challenging ideals are not to be mere sentimentalism in our minds, to set for ourselves rigid and high standards of economic behavior.

**ONE LEVEL HEADED BUSINESS MAN  
RECENTLY SAID:**

“It is perfectly clear to me that we are coming to a place in this and other nations where we must choose between Christian Stewardship and Radical Socialism—between recognizing the actual ownership of God and administering ‘his property’ as a stewardship, and a radical state ownership in which force and terrorism shall attempt to make a distribution of property and wealth more fair than that which now exists.”

The end of this study brings us again to the beginning of Study I. After we have established the principles of stewardship in our attitude and purpose and method in our business we are again face to face with God’s ownership of all we have earned in business and the need of administering for him in the giving, spending and saving of our incomes. It will help us to maintain our lives at the stewardship level in acquisition, where the difficulties are greatest and where we have to meet many antagonists, if we carefully

observe stewardship principles in our own giving and spending and saving where one's own decisions are so completely final. God's ownership and our responsibility will be remembered better in every sphere if we fully practice Stewardship in the use of our money. **We must keep ourselves strong in the expression of our acceptance of stewardship in the sphere of the use of our money while we are seeking earnestly to carry on the harder task of actually putting our stewardship ideals into operation in the sphere of the getting of our money.** It will require much adjustment and long-involved processes to put at work in any thorough-going way these high stewardship concepts in our business life and relationship. They will come, it is very certain, for Christ is to rule and in everything to have the preeminence. Many concerns are now honestly trying to practice these ideals and succeeding, even though not perfectly. Many interesting accounts of experiments in business stewardship are available for study. See leaflets and pamphlets of Proctor and Gamble (Ivory Soap); The Arthur T. Nash Clothing Company; The Dutchess Bleachery; The American Cast Iron Pipe Co.; The Dennison Company and Endicott Johnson Shoe Company.

**To keep ourselves fit for this difficult job of making the acquisition of money a Christian process, we must begin the practice of the stewardship requirements set forth in the first four lessons in the matter of spending, saving and giving.** We must set aside with religious scrupulousness the separated portions of our money, time, personality, etc., by which we acknowledge God's ownership of all. In the case of our time we shall always give at least the seventh and generally more. In the case of our money, the separated portion will never be less than a tenth unless we are convinced

that God has explicitly set some other percentage for us. Generally the Christian steward will set aside more than the tenth, increasing the amount as God prospers him.

Review again the questions raised in Study II as to the disbursement of this separated portion of our money in and through the church and for other good and rightful causes. William P. Merrill says "Stewardship is not met by compliance with the law of the tithe. But the law is so practical as to make it a part of wisdom to adopt it. Stewardship involves however more than giving definitely, liberally and conscientiously to the work. First it means that one shall put his money not where he wants to put it but where the business needs it. The 'Owner' may put his money as he sees fit but the steward must put it where loyalty to the Owner demands. Second, it means a steward must work with an organization so that when a solicitor comes for your subscription you are to welcome him, not beat him off. In other words, you are to work with those in charge. Third, it means that we handle trust funds if we are stewards. A capitalist need not report to any but himself, but a steward must render an account" (Consider also the apportioning of the other trusts we have to these various causes).

In the matter of the rest of our incomes left after setting aside our Separated Portion we will want to think through again the suggestions on **Budgeting** and **Spending** and **Saving** given in the Studies III and IV so as to use our entire resource in the ways which will be in accord with the Father's will and best promote the cause of the Kingdom.

Will you again reaffirm your acceptance of the stewardship principles and sign the declaration found on page 86 of Study IV?

If you have not yet made the following declaration, "IN LOVING LOYALTY TO MY LORD I SET APART AT LEAST A TENTH OF MY NET INCOME TO GIVE TO HIS SERVICE," are you now solemnly and reverently, trusting in God's strength, ready to say, "I will?"

### QUESTIONS ON STUDY V

#### BUSINESS FOR PROFITS OR BUSINESS AS SERVICE

1. When really should Stewardship begin?
2. What place does giving have in Stewardship? Does God exempt from Stewardship those whose wages or profits are small?
3. Must the business man retire from business in order to serve God? Is it enough to serve God in odd moments of one's spare time?
4. Is the ministry the only divine calling? How may we make every other kind of service high and holy? Do you think the following are entitled to be considered consecrated workers, and if so, why:-
  - (a) The teacher
  - (b) The lawyer
  - (c) The farmer
  - (d) The newspaperman
  - (e) The street-sweeper
  - (f) The sailor
  - (g) The jeweller
  - (h) The actor
  - (i) The poet
  - (j) The sculptor
5. What must be the Christian's motive for making money? Is it a legitimate motive to conduct a business enterprise for the purpose of becoming a multi-millionaire? For the purpose of accumulating enough wealth

to keep one's children in luxury all their lives? For the purpose of gaining social prestige?

6. What do you think would be the effect upon industry of Christianizing it? Would there be any room for selfishness? dishonesty? shirking? unsanitary working conditions? inadequate wages?

7. Could a sincere Christian steward hold stock in a factory that employed children under legal age? In a business that profited on such necessities as milk, ice, etc.? Could he accept income from the rent of unsanitary, unsafe tenements?

8. Name and discuss some of Dr. Sneath's list of economic virtues. Are these virtues to be practiced by the employee alone? Can they be effective unless practiced by the employer too?

9. What has stewardship in business to do with the establishing of the Kingdom of God on earth?

10. Do you think it is harder to practice Stewardship in the **giving** of money or in the **acquiring** of money? Why? Name some American business firms that have tried to put into practice Stewardship in the acquisition of money. Try to find out more about them and others. What have you gained spiritually by the study of these?

11. Write out a short summary of all five lessons.

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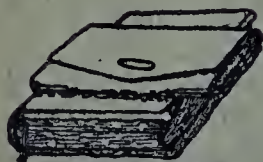
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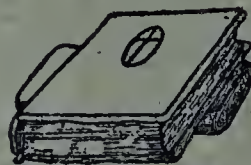
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